Lifestyle Audits and Employee Integrity in Nigeria Public Sector

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DECLARATION

I, **Nkechi Stephanie OKONYE** do hereby declare that:

1. I conducted this research for my project at the University of Benin's Department of Accounting, where I was supervised by **Dr G.O IKHU-OMOREGBE** of the same department and the Faculty of Management Sciences in Benin City, Nigeria.

2. There has been no prior submission of this work for a degree elsewhere.

3. All thoughts and opinions are based on my own research, and where others have shared their perspectives, they have been properly cited.

4. I accept complete and utter responsibility for any potential legal consequences that may arise as a result of this study.

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Nkechi Stephanie OKONYE

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Date

CERTIFICATION

We certify that this research was carried out by **Nkechi Stephanie OKONYE** in the Department of Accounting, Faculty of Management Sciences, University of Benin, Benin City, Nigeria, and it is considered adequate in scope and quality in partial fulfillment of the requirements for the award of degree of Bachelor of Science (Accounting).

DR G.O IKHU-OMOREGBE (Project Supervisor)	**DR G.O IKHU-OMOREGBE** (Project Coordinator)
Date	Date

PROF. O. OBARETIN
(Head of Department)

Date

DEDICATION

This project is dedicated to God Almighty, the sole reason for my existence, who has been my guide, solace, unwavering support and strength. To him be all adoration, glory and honour, now and forever.

Amen.

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I return all glory to God Almighty for His grace, guidance, and strength throughout the course of this study. Without Him, the completion of this project would not have been possible.

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ABSTRACT

This study examined the role of lifestyle audits in promoting employee integrity in Nigeria's public sector, focusing on asset declaration compliance, income–lifestyle consistency monitoring, verification and investigation mechanisms, and sanctions and enforcement measures. The study was motivated by the persistent challenges of corruption, weak accountability systems, and ineffective enforcement mechanisms in Nigeria's public sector.

A quantitative research design was adopted, and primary data were collected through structured questionnaires administered to 384 respondents drawn from selected ministries, departments, and agencies (MDAs), as well as related stakeholders. The data were analyzed using descriptive statistics, correlation analysis, and ordered logistic regression techniques. The findings revealed that asset declaration compliance and income–lifestyle consistency monitoring have positive and statistically significant effects on employee integrity, Verification and investigation mechanisms were found to have a positive but statistically insignificant effect, Conversely, sanctions and enforcement measures exhibited a negative and significant relationship with employee integrity, The study concludes that while lifestyle audits are effective tools for enhancing employee integrity in Nigeria's public sector, their success depends on strengthening institutional capacity, improving monitoring systems, and ensuring fairness and consistency in enforcement.

The study recommends reforms in asset declaration systems, adoption of digital monitoring tools, strengthening of verification mechanisms, and enhanced institutional independence of anti-corruption agencies.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Corruption remains a significant challenge for many public sectors worldwide, and Nigeria is no exception. As one of the most pressing issues facing the country, corruption undermines economic development, perpetuates inequality, and weakens public trust in government institutions. Despite the various measures implemented to curb corruption, such as the establishment of anti-corruption agencies and asset declaration requirements, corruption remains pervasive among public officials (ICIR Nigeria, 2021). In recent years, lifestyle audits have been proposed as an innovative tool to combat corruption by assessing whether public officials' lifestyles align with their reported income and assets" (Transparency International, 2021; Duja, 2025; SciELO, 2021).

A lifestyle audit is a process used to scrutinize the living standards, assets, and expenditures of individuals, particularly public officials, to determine if their wealth is consistent with their lawful sources of income. When an individual’s lifestyle exceeds their known income, it raises red flags and calls for closer investigation into the origins of their wealth (Transparency International, 2021). According to the United Nations Convention against Corruption (UNCAC), one of the critical tools for enhancing public sector accountability is the establishment of wealth declaration systems, which are aimed at preventing illicit enrichment and fostering greater transparency among public officials (Sihanya & Ngumbi, 2020).

However, despite the theoretical promise of lifestyle audits, challenges remain in their effective implementation. One major obstacle is the lack of comprehensive legal frameworks that adequately support lifestyle audits. In Kenya, for instance, the lifestyle audit initiative has been hindered by weak legal provisions and lack of political will, leading to a fragmented implementation of audit processes (Ochieng & Kamau, 2021). These shortcomings highlight the gap between the idealized potential of lifestyle audits and their real-world application, which in turn compromises their ability to foster genuine employee integrity in public service.

In Nigeria, the Asset Declaration Compliance mechanism has been one of the primary tools for monitoring public officials' wealth. However, the system suffers from insufficient verification mechanisms and limited enforcement, leading to widespread non-compliance and manipulation of asset declarations (ICIR Nigeria, 2021). Furthermore, the practice of income-lifestyle consistency monitoring has not been fully explored in the Nigerian context, leaving a significant gap in understanding how monitoring income against lifestyle can impact employee integrity and reduce corruption. Existing literature on lifestyle audits often focuses on theoretical frameworks or highlights institutional challenges but fails to empirically assess the direct impact of these audits on public sector ethics and accountability (Ochieng & Kamau, 2021).

The role of Verification and Investigation Mechanisms is crucial to the success of lifestyle audits. Effective verification systems are essential to ensure that discrepancies in asset declarations are thoroughly investigated, and that illicit wealth is identified and recovered. However, in many African countries, including Nigeria, lifestyle audits are often conducted manually, without adequate technological support, making the process inefficient and prone to errors (Transparency International, 2021). Additionally, the Sanctions and Enforcement Effectiveness of lifestyle audits remains a contentious issue, as weak enforcement and political interference undermine the credibility and effectiveness of the audits.

Moreover, the challenges associated with lifestyle audits, such as privacy concerns and the risk of misuse for political gain, add complexity to their implementation. Critics argue that lifestyle audits can be misused to target political opponents or violate privacy rights, particularly when not properly regulated (Transparency International, 2021). These concerns raise important ethical questions about the balance between accountability and personal privacy, which must be addressed to ensure the integrity of the audit process.

Despite these challenges, lifestyle audits offer significant promise as a tool for improving public sector integrity (Sihanya & Ngumbi, 2020; Transparency International, 2021). The ability to detect discrepancies between public officials' lifestyle and income can act as a deterrent to illicit behavior, particularly when tied to strong enforcement measures and transparent legal frameworks (Transparency International, 2021; Ochieng & Kamau, 2021). In Nigeria, implementing a comprehensive lifestyle audit system could potentially help bridge the gap between legal frameworks and effective anti-corruption practices (ICIR Nigeria, 2021). By strengthening asset declaration systems, incorporating income–lifestyle monitoring, and ensuring robust verification and enforcement mechanisms, Nigeria can enhance the accountability of public officials and foster a culture of integrity in public service (ICIR Nigeria, 2021; Transparency International, 2021).

In light of these considerations, this study seeks to explore the role of lifestyle audits in promoting employee integrity in the Nigerian public sector. Specifically, it will examine how asset declaration compliance, income-lifestyle consistency monitoring, verification mechanisms, and sanctions enforcement influence the ethical behaviour of public officials. By addressing the existing gaps in empirical research and analyzing the practical implications of lifestyle audits, this study aims to provide actionable recommendations for improving public sector governance in Nigeria.

1.2 Statement of the Research Problem

Despite several anti-corruption measures and policies in Nigeria, the public sector continues to be plagued by pervasive corruption. The existing frameworks, including asset declaration laws, have proven ineffective due to challenges such as weak enforcement, incomplete disclosures, and limited verification mechanisms. As corruption thrives, the public's trust in government institutions is further eroded, perpetuating a cycle of inefficiency and mismanagement of resources. While there have been efforts to enhance transparency and accountability, these measures have largely failed to address the root causes of corruption (ICIR Nigeria, 2021).

One of the most promising yet underexplored tools for tackling corruption in Nigeria’s public sector is the use of lifestyle audits. Lifestyle audits, which compare an individual's lifestyle and wealth with their reported income, are designed to expose illicit wealth accumulation and detect corruption. However, despite their theoretical potential, lifestyle audits have not been systematically applied or rigorously studied in Nigeria. This creates a significant gap in understanding how lifestyle audits can be effectively integrated into the Nigerian anti-corruption framework (Transparency International, 2021).

While lifestyle audits have been implemented in various African countries, such as Kenya and South Africa, their application in Nigeria has faced multiple challenges. Asset declaration compliance has proven ineffective, with public officials frequently providing incomplete or misleading disclosures that go unchecked (ICIR Nigeria, 2021). This gap in the verification of asset declarations weakens the integrity of the system and allows public officials to hide wealth obtained through corrupt means. However, the direct relationship between asset declaration compliance and employee integrity in the Nigerian public sector has not been empirically examined, leaving a gap in understanding the true effectiveness of these declarations in promoting transparency.

Further complicating the situation is the issue of income-lifestyle consistency monitoring, which remains largely unexplored in Nigeria. Though the concept of monitoring whether an official’s lifestyle aligns with their declared income is recognized, there is little empirical data on its impact on public sector behavior. Existing studies suggest that lifestyle monitoring can expose discrepancies that could indicate corruption, but the actual effects of such monitoring on employee integrity in Nigeria are not well understood (Transparency International, 2021).

Moreover, the verification and investigation mechanisms surrounding lifestyle audits are often weak in Nigeria. Many African countries, including Nigeria, lack the necessary infrastructure and technological support for conducting thorough and efficient lifestyle audits. Nigeria faces challenges in implementing a comprehensive verification system, making it difficult to investigate discrepancies between a public official's reported income and actual wealth.

Finally, the sanctions and enforcement effectiveness of lifestyle audits remains underexplored. While lifestyle audits can uncover illicit wealth, the success of these audits depends on the strength of enforcement mechanisms and the political will to implement sanctions *(Transparency International, 2021).*

Given these challenges, this study seeks to explore the role of lifestyle audits in promoting employee integrity in Nigeria’s public sector. Specifically, it will examine how asset declaration compliance, income-lifestyle consistency monitoring, verification mechanisms, and sanctions enforcement influence the ethical behavior of public officials.

1.3 Research Questions

Based on the identified issues on the subject matter, the following research questions are formulated:

1. How does asset declaration compliance influence employee integrity in Nigeria’s public sector?
2. What is the effect of income-lifestyle consistency monitoring on employee integrity in the Nigerian public sector?
3. To what extent do verification and investigation mechanisms affect the effectiveness of lifestyle audits in improving public sector accountability in Nigeria?
4. How do sanctions and enforcement measures influence the success of lifestyle audits in promoting integrity among public officials in Nigeria?

1.4 Objective of the Study

The main objective of the study is to investigate the role of lifestyle audits in promoting employee integrity in Nigeria’s public sector. Specifically, the study aims to:

1. examine the relationship between asset declaration compliance and employee integrity in Nigeria’s public sector;
2. evaluate the relationship between income-lifestyle consistency monitoring and employee integrity in the Nigerian public sector;
3. assess the relationship between verification and investigation mechanisms and employee integrity for improving public sector accountability in Nigeria; and
4. analyze the relationship between sanctions and enforcement measures and employee integrity among public officials in Nigeria.

1.5 Research Hypotheses

The following null hypotheses are formulated for this study:

There is no significant relationship between:

H_{01}: asset declaration compliance and employee integrity in Nigeria’s public sector.

H_{02}: income-lifestyle consistency monitoring and employee integrity in the Nigerian public sector.

H_{03}: verification and investigation mechanisms and the effectiveness of lifestyle audits in improving public sector accountability in Nigeria.

H_{04}: sanctions and enforcement measures and the success of lifestyle audits in promoting integrity among public officials in Nigeria.

1.6 Scope of the Study

This study examines the relationship between lifestyle audits and employee integrity in the Nigerian public sector. The study is limited to assessing how specific components of lifestyle audits, namely asset declaration compliance, income–lifestyle consistency monitoring, verification and investigation mechanisms, and sanctions and enforcement effectiveness, relate to employee integrity among public sector employees in Nigeria (Sihanya & Ngumbi, 2020; Transparency International, 2021).

The study adopts a primary data approach, with data collected solely through structured questionnaires administered to public sector employees. The respondents will comprise staff of selected ministries, departments, and agencies (MDAs) who are subject to asset declaration requirements and ethical conduct regulations. The use of structured questionnaires allows for uniform data collection and facilitates quantitative analysis of the relationships between lifestyle audit mechanisms and employee integrity (Creswell, 2014).

Geographically, the study is confined to Nigeria and focuses on public sector institutions within the country. It concentrates on understanding how lifestyle audit mechanisms operate within the Nigerian public sector and how they relate to employee integrity, given the country’s unique institutional and governance challenges (ICIR Nigeria, 2021).

Conceptually, the study is limited to employee integrity as the dependent variable, measured in terms of honesty, accountability, ethical behavior, and compliance with public service rules. Other outcomes of lifestyle audits, such as asset recovery, criminal prosecution, or broader governance reforms, fall outside the scope of this study, except where they provide necessary context (Transparency International, 2021).

The scope of the study is also limited by the reliance on self-reported data obtained through questionnaires, which may be influenced by respondents’ perceptions and willingness to provide accurate information on sensitive issues related to corruption and integrity. Nevertheless, primary data remains appropriate for capturing firsthand insights into how public sector employees perceive and respond to lifestyle audit mechanisms in practice (Saunders, Lewis & Thornhill, 2019).

1.7 Significance of the Study

In recent years, increasing attention has been directed toward the use of preventive and accountability-based mechanisms in addressing corruption in the public sector, rather than relying solely on punitive measures after misconduct has occurred. Lifestyle audits represent one such mechanism, with the potential to promote ethical behavior by encouraging transparency, accountability, and self-regulation among public officials.

This study is significant because it provides empirical insight into how lifestyle audit mechanisms function as preventive tools that shape employee integrity within the Nigerian public sector.

The findings of this study will be valuable to policymakers and government authorities, particularly those involved in public sector reform and anti-corruption initiatives. By examining how asset declaration compliance, income–lifestyle consistency monitoring, verification and investigation mechanisms, and sanctions enforcement relate to employee integrity, the study offers evidence-based guidance on which aspects of lifestyle audits require strengthening to achieve meaningful ethical outcomes. This will assist policymakers in refining existing regulations and improving the implementation of lifestyle audit frameworks in Nigeria.

The study is also significant to anti-corruption and oversight agencies, such as the Code of Conduct Bureau and other regulatory institutions, as it highlights practical challenges and opportunities in enforcing lifestyle audits. Insights from this research can support these agencies in designing more effective monitoring, verification, and enforcement strategies that enhance integrity among public sector employees and reduce opportunities for illicit enrichment.

From an academic perspective, this study contributes to the limited empirical literature on lifestyle audits in Nigeria by shifting the focus from legal and conceptual discussions to behavioural outcomes, specifically employee integrity. By using primary data collected through structured questionnaires, the study provides original evidence that can serve as a reference point for future research on corruption control, public sector ethics, and accountability mechanisms in developing countries.

Finally, the study is significant to the broader Nigerian society, as improving employee integrity within the public sector has direct implications for service delivery, public trust, and good governance. By identifying how lifestyle audits can promote ethical conduct and accountability, the study supports efforts aimed at building a more transparent, responsible, and integrity-driven public service.

1.8 Definition of Terms

Lifestyle Audits: A lifestyle audit refers to the process of examining a public official's lifestyle, assets, expenditures, and financial records to detect discrepancies between their known income and the visible signs of wealth. The audit aims to identify any illicit wealth accumulation or unethical behavior that violates public sector integrity (Sihanya & Ngumbi, 2020; Transparency International, 2021).

Employee Integrity: Employee integrity refers to the ethical conduct of public sector employees, including their adherence to laws, regulations, and professional standards. It involves honesty, accountability, transparency, and the commitment to performing duties without engaging in corrupt activities such as bribery, fraud, or misappropriation of public funds.

Asset Declaration Compliance: Asset declaration compliance refers to the legal requirement for public officials to disclose their assets, including property, financial holdings, and other sources of wealth, in accordance with established laws and regulations. This process is meant to promote transparency and reduce corruption by ensuring that public officials' wealth is proportionate to their declared income (ICIR Nigeria, 2021).

Income-Lifestyle Consistency Monitoring: Income-lifestyle consistency monitoring involves assessing whether an individual's lifestyle, including their spending patterns, assets, and consumption, aligns with their declared income and official salary. Discrepancies between income and lifestyle are often indicative of potential corruption or illicit wealth accumulation (Transparency International, 2021).

Verification Mechanisms: Verification mechanisms are the systems and processes put in place to verify the accuracy and truthfulness of asset declarations and financial records submitted by public officials. This includes the use of audits, investigations, and technological tools to cross-check the information provided by officials against their actual wealth and lifestyle (Ochieng & Kamau, 2021).

Sanctions and Enforcement: Sanctions and enforcement refer to the measures taken to penalize public officials who fail to comply with lifestyle audit requirements or engage in corrupt practices. These may include fines, asset forfeiture, dismissal from office, or legal action. The effectiveness of sanctions depends on the strength and consistency of enforcement mechanisms, as well as political will to apply these measures fairly (Ochieng & Kamau, 2021; ICIR Nigeria, 2021).

Public Sector Accountability: Public sector accountability refers to the obligation of public officials to be answerable for their actions and decisions, especially in managing public resources. It involves transparency, adherence to ethical standards, and the ability of citizens and oversight bodies to hold officials accountable for any misconduct or corruption (Sihanya & Ngumbi, 2020).

Verification and Investigation Mechanisms: Verification and investigation mechanisms are formal processes used to check the accuracy of information provided by public officials during lifestyle audits, including asset declarations and financial records. These mechanisms are critical to ensuring the authenticity of claims made by public officials and to uncovering any financial discrepancies that may indicate corruption (Transparency International, 2021).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter addresses the theoretical aspects relevant to the study, focusing on the concepts of lifestyle audits, asset declaration compliance, and income-lifestyle consistency monitoring. It provides a conceptual review of the role of lifestyle audits in promoting accountability within the Nigerian public sector, followed by an empirical review of existing studies on lifestyle audits and their impact on employee integrity. The chapter concludes with a review of relevant theories, offering a framework for understanding how lifestyle audits can enhance governance and foster ethical behaviour among public officials and a theoretical framework diagrammatically representing the study.

2.2 Conceptual Review

2.2.1 Employee Integrity

Employee Integrity refers to the ethical behaviour and adherence to organizational standards by individuals within a given institution. In public sector organizations, integrity is a crucial element for maintaining transparency, trust, and accountability. High employee integrity ensures that public servants perform their duties honestly and without engaging in misconduct, thereby fostering public trust in governmental institutions and improving service quality.

In the Nigerian public sector, employee integrity is particularly vital, given the persistent challenges posed by corruption, inefficiency, and resource mismanagement. According to Jayanti et al. (2019), integrity in public service can significantly influence employee performance. Employees with high integrity tend to have better work habits, such as completing tasks on time and collaborating well with others, which enhances overall performance within government agencies. This relationship between integrity and performance is further supported by Hanapiyah et al. (2019), who note that integrity plays a critical role in employee commitment and organizational effectiveness, especially in public sector organizations dealing with governance issues.

The relationship between employee integrity and public service delivery in Nigeria is essential for achieving greater accountability. In Nigeria, the public sector faces significant challenges related to transparency and the effective use of public resources. Hanapiyah et al. (2019) emphasize that maintaining integrity among employees is key to improving organizational trust and performance, particularly in areas like job satisfaction, job autonomy, and cooperation among employees. Furthermore, Jayanti et al. (2019) argue that fostering a culture of integrity can lead to more efficient service delivery, reduced corruption, and an overall improvement in governance.

Integrity in public service also significantly affects public sector accountability, which refers to the obligation of government institutions to manage resources transparently and ensure that public funds are used appropriately. As Syamsir (2014) highlights, a strong culture of integrity within the public sector helps in better financial management, reduces opportunities for fraud, and improves the overall quality of service delivery. Public servants who adhere to ethical standards contribute to creating a more transparent and effective government.

Income-lifestyle consistency monitoring and asset declaration compliance are two important mechanisms for ensuring employee integrity. These practices help detect discrepancies between a public official's declared income and their lifestyle, providing a tool to identify illicit wealth accumulation. Hanapiyah et al. (2019) suggest that public sector institutions in Nigeria should leverage these mechanisms to promote integrity and reduce the potential for corruption.

Verification mechanisms and sanctions enforcement further support the role of employee integrity in the public sector. Verification processes like lifestyle audits are designed to ensure that public officials' financial disclosures are accurate and truthful. When discrepancies are detected, sanctions such as asset forfeiture or dismissal serve as deterrents against corrupt practices. Jayanti et al. (2019) stress that strong verification systems, combined with effective sanctions, are crucial for maintaining integrity and ensuring the credibility of public sector institutions in Nigeria.

Employee integrity is a cornerstone of effective governance in the Nigerian public sector. As the country continues to face governance challenges, fostering a culture of integrity among public officials is essential for enhancing accountability, transparency, and service delivery. Strengthening income-lifestyle consistency monitoring, asset declaration systems, and verification mechanisms, along with robust enforcement of sanctions, will help build a public sector where integrity is the norm, rather than the exception.

2.2.2 Lifestyle Audits

Lifestyle audits have emerged as an important tool in public sector governance, particularly in addressing corruption and promoting accountability. These audits involve comparing an individual’s lifestyle, assets, and expenditures with their known income to detect discrepancies that may indicate illicit wealth accumulation. This mechanism helps uncover unethical behavior and prevent public officials from misusing their positions for personal gain.

In the Nigerian public sector, lifestyle audits have been proposed as a promising solution to combat corruption. These audits are designed to ensure that public officials live within their means and that their reported income aligns with their visible lifestyle. The process of income-lifestyle consistency monitoring, which checks if a public official's lifestyle matches their declared income, is central to the concept of lifestyle audits. According to Transparency International (2021), this monitoring has the potential to expose corruption by identifying officials whose wealth far exceeds their legal income.

Despite the theoretical promise of lifestyle audits, implementation challenges in Nigeria remain significant. Asset declaration compliance is one of the main tools used to monitor public officials' wealth, but it has often been ineffective due to incomplete disclosures and lack of proper verification mechanisms. ICIR Nigeria (2021) highlights that many public officials in Nigeria provide misleading or incomplete asset declarations that go unchecked, thus weakening the system and allowing illicit wealth to go undetected.

Further complicating the process, the verification and investigation mechanisms necessary for effective lifestyle audits are often lacking. Ochieng & Kamau (2021) argue that many African countries, including Nigeria, lack the technological infrastructure required to conduct thorough and efficient lifestyle audits. This makes the process slow and error-prone, reducing its overall effectiveness. Moreover, the sanctions and enforcement mechanisms associated with lifestyle audits in Nigeria are often weak. Sihanya and Ngumbi (2020) emphasise that for lifestyle audits to be effective, strong enforcement measures, including penalties for non-compliance and the political will to apply them, are essential.

Lifestyle audits also raise concerns about privacy and the potential misuse of the process for political gain. There are fears that such audits could be used to target political opponents or violate the privacy of public officials. Transparency International (2021) notes that when lifestyle audits are not properly regulated, they could be misused, leading to ethical dilemmas about balancing accountability with personal privacy.

Despite these challenges, lifestyle audits offer a promising means of improving public sector accountability. They serve as preventive measures that can help detect illicit wealth and discourage corruption before it occurs. The key to maximizing their effectiveness in Nigeria lies in strengthening the legal and institutional frameworks, improving verification systems, and ensuring that sanctions are consistently applied.

2.2.2.1 Asset Declaration Compliance

Asset declaration compliance is a process where public officials are required to disclose their assets, including property, financial holdings, and other wealth-related information, typically to a governmental body or oversight agency. This system is intended to promote transparency and reduce the potential for corrupt practices by providing a clear record of an official's wealth, making it easier to detect any illicit wealth accumulation. The goal of asset declaration is to ensure that public officials live within their means and that their wealth aligns with their declared income, making the process a vital tool in anti-corruption strategies, particularly in countries with high corruption risks like Nigeria (ICIR Nigeria, 2021).

There are various forms of asset declaration systems implemented globally, and while these may differ from country to country, they generally adhere to some common principles. Some systems involve public asset declarations, which are made accessible to the public, allowing citizens, journalists, and watchdog organisations to scrutinise the wealth of public officials. This form of transparency aims to build trust and deter officials from illicitly accumulating wealth. However, public declarations can also raise concerns about privacy and the potential misuse of the information (Transparency International, 2021). Other systems focus on confidential asset declarations, where the disclosures are reviewed only by oversight bodies, such as anti-corruption agencies. While this approach addresses privacy concerns, it can sometimes lack transparency, making it difficult for the public to hold officials accountable (Sihanya & Ngumbi, 2020).

In some cases, comprehensive asset declarations are required, which include detailed information about an official's financial situation, such as income, real estate, investments, and debts. This detailed approach ensures a clearer picture of an official's wealth but presents challenges, as it can be difficult to verify and track all the information provided. Other systems utilize simplified asset declarations, where officials are only required to disclose broad categories of assets, which reduces the burden on officials but may be insufficient in detecting illicit wealth accumulation (Ochieng & Kamau, 2021).

In Nigeria, asset declaration compliance is primarily governed by laws such as the Code of Conduct Bureau (CCB) and Code of Conduct Tribunal Act, which requires public officials to declare their assets at the beginning and end of their tenure. These declarations are meant to be verified and scrutinized, with non-compliance potentially resulting in legal sanctions. However, the effectiveness of these mechanisms has been limited by weak enforcement, incomplete disclosures, and insufficient verification procedures (Ochieng & Kamau, 2021).

The verification process is crucial to the success of asset declaration compliance. After officials submit their declarations, these should be cross-checked with their known income and lifestyle, and discrepancies should trigger further investigations. However, in Nigeria, this verification process is often weak. Many asset declarations are incomplete or falsified, and there is little effort to cross-check the information with official records (ICIR Nigeria, 2021). Without effective verification systems, asset declaration compliance cannot adequately prevent corruption, as officials can hide illicit wealth or misrepresent their assets.

The sanctions and enforcement mechanisms tied to asset declaration compliance are also essential for ensuring accountability. In Nigeria, public officials who fail to comply with asset declaration requirements or who are found to have falsified their declarations may face disciplinary actions, fines, or even dismissal. However, enforcement has often been weak due to political interference, lack of resources, and inconsistent application of penalties. Political will and institutional commitment to enforce asset declaration laws have been inconsistent, reducing the effectiveness of compliance efforts (Sihanya & Ngumbi, 2020).

Moreover, income-lifestyle consistency monitoring is an essential but often overlooked aspect of asset declaration compliance. This practice involves evaluating whether a public official's lifestyle, including their expenditures, assets, and financial behavior, aligns with their reported income. If an official's lifestyle appears disproportionate to their declared income, it could signal potential corruption or illicit wealth accumulation. While this concept is gaining traction globally, its implementation in Nigeria has been limited, and comprehensive lifestyle audits remain rare. Many public officials have been able to conceal discrepancies between their income and assets, leaving a gap in understanding how income-lifestyle monitoring can reduce corruption (Transparency International, 2021).

Privacy concerns are a key issue in asset declaration compliance, particularly when it comes to lifestyle audits and income verification. Critics argue that these mechanisms can infringe on personal privacy, especially if the information is misused for political or personal gain. However, the potential benefits of asset declaration compliance, such as reducing corruption, increasing accountability, and fostering public trust, outweigh the risks. The challenge lies in ensuring that asset declarations are handled transparently, while protecting the privacy of public officials and preventing misuse of the information (Sihanya & Ngumbi, 2020).

Asset declaration compliance is a critical mechanism for promoting transparency and accountability in the Nigerian public sector. It helps detect corruption by requiring public officials to disclose their assets and provides a means of verifying their wealth. However, the effectiveness of asset declaration systems is undermined by inadequate verification systems, weak enforcement, and political interference. Strengthening these systems, along with ensuring robust sanctions for non-compliance, is essential for making asset declaration compliance an effective tool in combating corruption and improving public sector governance (Ochieng & Kamau, 2021; ICIR Nigeria, 2021).

2.2.2.2 Income-Lifestyle Consistency Monitoring

Income-lifestyle consistency monitoring refers to the process of assessing whether an individual's lifestyle, including their spending, assets, and consumption patterns, aligns with their officially declared income. This form of monitoring is particularly useful in detecting discrepancies that may suggest illicit wealth accumulation or corruption. When a public official's lifestyle exceeds their known legal income, it raises red flags, prompting investigations into the source of the unexplained wealth. Transparency International (2021) highlights that this monitoring can help expose corruption, especially when integrated with lifestyle audits that examine a broader set of financial behaviors and assets. The aim is to ensure that public officials live within their means, promoting ethical conduct and transparency within public institutions.

There are various forms of income-lifestyle consistency monitoring implemented globally, and while these may differ from country to country, they generally adhere to some common principles. One such form is basic lifestyle monitoring, which involves a basic review of public officials' expenditures and assets, comparing them with their known income sources. This type is often used as a preliminary check to flag major inconsistencies, although it doesn't always provide detailed analysis of lifestyle behaviors or complex financial patterns (Ochieng & Kamau, 2021). Another form is comprehensive lifestyle audits, which involve detailed investigations into a public official's spending, assets, and financial records. This type is more rigorous and requires forensic accounting techniques to trace discrepancies, providing a complete financial profile that can identify illicit wealth accumulation by comparing declared income against an official's lifestyle (Sihanya & Ngumbi, 2020).

In some cases, public lifestyle audits are implemented, where the financial activities of officials are disclosed to the public, allowing citizens, media, and watchdog organizations to scrutinize the wealth of public officials. This transparency is designed to deter corruption by providing external scrutiny. However, it may also raise concerns regarding the invasion of privacy (Transparency International, 2021). In contrast, confidential or internal audits focus on privately reviewing lifestyle-related inconsistencies by designated oversight bodies. These findings are not publicly disclosed unless substantial corruption or misconduct is detected. This approach is designed to protect privacy while ensuring compliance with ethical standards, though it may lack the external checks and balances provided by public audits (Sihanya & Ngumbi, 2020).

In Nigeria, income-lifestyle consistency monitoring has not been fully explored, leaving a gap in understanding its effectiveness in promoting employee integrity in the public sector. ICIR Nigeria (2021) reports that while the concept is recognized, it remains largely unimplemented in Nigeria, which could potentially expose discrepancies between public officials' incomes and lifestyles. This lack of implementation can hinder efforts to identify and address corruption. Sihanya and Ngumbi (2020) highlight that many African nations, including Nigeria, have not fully embraced this monitoring system, which means the potential benefits of such audits in reducing corruption are not being fully realized.

Moreover, verification mechanisms are essential to making income-lifestyle consistency monitoring effective. For this system to work, there must be strong verification processes in place to cross-check public officials' lifestyle data with their reported incomes.

Ochieng & Kamau (2021) argue that without sufficient technological support and robust verification systems, lifestyle audits cannot achieve their full potential. In many cases, public officials have been able to conceal illicit wealth or discrepancies between their declared income and their lifestyle, due to the lack of such mechanisms.

The sanctions and enforcement mechanisms associated with income-lifestyle monitoring are also critical to its success. If discrepancies are found, public officials should face consequences, such as fines, asset forfeiture, or dismissal, depending on the severity of the misconduct. However, as Sihanya & Ngumbi (2020) note, these enforcement mechanisms in many African countries, including Nigeria, are often weak, making it difficult to ensure compliance or deter corruption effectively.

Finally, privacy concerns remain an important issue in implementing income-lifestyle consistency monitoring. Critics argue that monitoring the lifestyles of public officials may infringe on personal privacy, especially when the information is misused for political purposes. Transparency International (2021) addresses this concern by stating that while privacy should be respected, the need for transparency and accountability in public service outweighs these concerns. Ensuring that such monitoring is conducted ethically and with proper safeguards is essential to maintaining public trust while combating corruption.

Income-lifestyle consistency monitoring is an important tool for reducing corruption and promoting public sector accountability in Nigeria. However, its success depends on overcoming challenges related to weak verification systems, inadequate enforcement, and privacy concerns. Strengthening the technological and legal frameworks and ensuring that monitoring mechanisms are properly enforced will be crucial for leveraging this tool to reduce corruption and enhance public trust in the Nigerian government (Sihanya & Ngumbi, 2020; ICIR Nigeria, 2021).

2.2.2.3 Verification and Investigation Mechanisms

Verification and investigation mechanisms are the backbone of lifestyle audits and asset declaration compliance. These systems are designed to ensure that public officials' financial disclosures are not just accurate but transparent, acting as a safeguard against corruption. Properly executed, they serve as an invaluable tool for uncovering discrepancies between a public official's declared wealth and their actual lifestyle, potentially exposing illicit wealth accumulation. As Ochieng & Kamau (2021) emphasize, verification is crucial, it acts as the first line of defense against corruption, ensuring that asset declarations are legitimate. Without these checks in place, discrepancies remain undetected, leaving the door wide open for corruption to persist.

In Nigeria, the challenge lies in the lack of technological infrastructure and robust verification systems. ICIR Nigeria (2021) reports that the country's verification processes are still largely manual, leading to inefficiencies and delays, which could result in critical discrepancies slipping through the cracks. The need for advanced technological systems, such as digital asset-tracking tools cannot be overstated. Without these tools, accurately matching an official's declared income with their lifestyle becomes almost impossible, leaving room for illicit wealth to go unnoticed.

Once discrepancies are found, investigation mechanisms take center stage. These mechanisms involve conducting comprehensive inquiries to trace the origins of unexplained wealth. As noted by Sihanya & Ngumbi (2020), investigations require access to detailed financial records and, in some cases, cross-border cooperation to uncover hidden wealth in overseas accounts. However, Ochieng & Kamau (2021) argue that many African nations, including Nigeria, often fall short in providing the necessary resources or political backing to conduct thorough investigations. Even when discrepancies are uncovered, the process of holding wrongdoers accountable can become muddled, limiting the effectiveness of these mechanisms.

Integral to the entire process are sanctions and enforcement mechanisms. When corruption is detected, measures like asset forfeiture, dismissal from office, or legal consequences must be enforced. However, as Transparency International (2021) highlights, weak enforcement and political interference often undermine the effectiveness of these sanctions. Corrupt officials with political ties frequently manage to evade punishment, rendering the verification and investigation processes ineffective.

Despite these challenges, verification and investigation mechanisms remain essential for ensuring public sector accountability. When coupled with adequate resources, political will, and consistent enforcement, these mechanisms can serve as powerful tools in the fight against corruption. Sihanya & Ngumbi (2020) argue that strengthening these systems, through technological upgrades, better funding, and stronger legal frameworks, is the key to enhancing their effectiveness.

Verification and investigation mechanisms are pivotal in ensuring that lifestyle audits and asset declaration compliance systems are effective in reducing corruption within the Nigerian public sector. Strengthening these mechanisms through improved technological infrastructure, investigative capacity, and consistent enforcement of sanctions is crucial. As ICIR Nigeria (2021) stresses, Nigeria must prioritize these reforms to ensure that lifestyle audits and asset declarations are not mere formalities but vital tools in the fight against corruption.

2.2.2.4 Sanctions and Enforcement Measures

Sanctions and enforcement measures are integral to the effectiveness of lifestyle audits and asset declaration compliance in public sector governance. These measures are designed to penalize public officials who fail to comply with ethical standards or who engage in corrupt practices. Without proper sanctions and strong enforcement, lifestyle audits and asset declaration systems become largely ineffective, as officials are not held accountable for discrepancies in their wealth declarations. Ochieng & Kamau (2021) stress that the strength of enforcement mechanisms is directly linked to the success of lifestyle audits, as these audits can only have a deterrent effect if there are real consequences for non-compliance or corruption.

In Nigeria, sanctions and enforcement mechanisms have often been undermined by political interference, lack of political will, and weak institutional frameworks. ICIR Nigeria (2021) highlights that the ability to enforce sanctions in Nigeria's public sector is often limited due to the influence of corrupt officials who evade penalties through their connections. Effective enforcement requires a consistent application of sanctions, which, in turn, relies on the independence and capacity of the oversight bodies responsible for administering them.

There are various types of sanctions employed within the framework of lifestyle audits and asset declaration compliance. Fines and asset forfeiture are among the most common penalties for public officials who fail to disclose their assets or engage in corrupt practices. These penalties are meant to act as deterrents by ensuring that the illicit wealth accumulated through corruption can be seized and returned to the public. Dismissal from office is another common sanction, often applied when a public official is found guilty of corruption or failure to comply with asset declaration regulations. This type of sanction helps to maintain public confidence by removing corrupt officials from their positions of power. Ochieng & Kamau (2021) argue that fines and asset forfeiture are crucial in ensuring that the integrity of the public sector is maintained, but they are only effective when enforcement mechanisms are robust and independent.

Additionally, criminal prosecution is a more severe sanction applied in cases where corruption involves serious illegal activities, such as embezzlement or bribery. While criminal prosecution is essential for addressing high-level corruption, Sihanya & Ngumbi (2020) caution that it often faces challenges in countries like Nigeria, where the legal and judicial systems may be weakened by political interference or corruption. As a result, many public officials who engage in significant financial misconduct may not face legal consequences, further eroding trust in public sector governance.

In practice, sanctions are most effective when combined with investigation and verification mechanisms, which ensure that discrepancies in asset declarations are thoroughly examined. The role of investigation mechanisms is vital in uncovering the truth behind financial discrepancies and determining the appropriate level of sanctions. ICIR Nigeria (2021) highlights that effective investigations often require advanced technological tools and resources, but these are often lacking in the Nigerian context, where manual processes and insufficient verification systems make thorough investigations difficult.

Sanctions and enforcement measures are crucial components of any lifestyle audit and asset declaration compliance system in the public sector. For these measures to be effective, they must be supported by strong verification and investigation mechanisms, independent enforcement agencies, and political will. As Ochieng & Kamau (2021) argue, only through consistent and fair enforcement can public officials be held accountable, ensuring that lifestyle audits and asset declaration compliance systems contribute to improving transparency and integrity within the Nigerian public sector. Strengthening these systems and ensuring that sanctions are applied effectively are key steps toward combating corruption and fostering a culture of integrity.

2.3 Empirical Review

2.3.1 Asset Declaration Compliance and Employee Integrity in Nigeria's Public Sector

Okafor & Egbo (2024) analyzed the challenges of asset declaration compliance in Anambra State public service, focusing on the period from 2015 to 2023. Their study used a mixed-methods approach, including both surveys and interviews with public servants in the state. The findings revealed that while the asset declaration system was well-intentioned, it faced several challenges such as poor public awareness and insufficient verification mechanisms. Political interference was identified as a significant barrier to effective enforcement. The study concluded that asset declaration has the potential to enhance employee integrity, but its effectiveness is undermined by the lack of consistent implementation and institutional support. The authors recommended increased funding and staff capacity for the Code of Conduct Bureau (CCB) to improve the system's functionality. The results were found to be significant in highlighting how structural issues hinder compliance

Orabueze & Okafor (2023) examined the impact of asset declaration on public sector accountability in Nigeria. The study focused on the legal and institutional challenges in enforcing asset declaration laws. Using data from Nigerian anti-corruption agencies, the authors found that while asset declaration systems are in place, they are largely ineffective in curbing corruption due to weak enforcement mechanisms and insufficient sanctions. The study concluded that the non-disclosure of assets by many public officials is a significant contributor to corruption, and that public access to asset declaration forms would improve accountability and integrity. The findings indicated that stronger political will and enhanced monitoring could have a positive impact on compliance and employee integrity

Ola & Onah (2022) focused on the relationship between asset declaration compliance and employee integrity in Nigeria, particularly in the public sector. Through a survey of public servants and institutional interviews, they found that the inadequate verification of asset declarations and lack of public access to declaration forms severely weakened the system's effectiveness. Their results indicated that asset declaration compliance was positively associated with employee integrity, but only when verification systems were strong and access to forms was transparent. The study recommended that greater transparency in the process and public accountability mechanisms be integrated into the asset declaration system. The relationship between compliance and integrity was found to be significant and positive.

Oraegbunam & Onah (2022) explored asset declaration as a tool for public accountability and its role in promoting employee integrity in Nigeria. They highlighted that public access to asset declarations was a critical factor in ensuring accountability in public service. Their findings indicated that despite constitutional provisions for asset declaration, the non-publication of these declarations and the lack of enforcement have limited their effectiveness. The study found that elite resistance, institutional weaknesses, and political interference undermined the purpose of asset declaration systems. The study concluded that while asset declaration could positively impact employee integrity, it requires robust enforcement and public access to make it effective. The impact was found to be significant, but the lack of enforcement and political will resulted in negative outcomes in terms of accountability.

2.3.2 Income-Lifestyle Consistency Monitoring and Employee Integrity in Nigeria's Public Sector

Animashaun & Chitimira (2021) examined the impact of lifestyle audits on corruption and tax evasion in Nigeria. The study focused on the effectiveness of lifestyle audits in detecting illicit wealth among public officials. The authors gathered data through document reviews and interviews with members of Nigerian anti-corruption agencies and found that lifestyle audits have the potential to expose discrepancies between public officials' reported incomes and their actual wealth. However, the study also noted that the lack of political will and weak verification mechanisms significantly hindered the success of lifestyle audits in curbing corruption. The results showed a positive and significant relationship between lifestyle audits and the identification of corrupt officials, but enforcement challenges meant that the impact was often limited. The study concluded that stronger enforcement and better technological infrastructure were needed to make lifestyle audits more effective.

Md. Mahmudul Alam et al. (2018) explored employee integrity in the public sector of Malaysia, examining how integrity practices affect organizational behavior and governance. The study used a questionnaire survey with 194 heads of departments across Malaysian federal ministries and found that integrity practices in the public sector significantly positively influenced employee behavior and accountability. The study also emphasized the importance of integrity in enhancing public sector performance and transparency. While the focus was on Malaysia, the study offers valuable insights for Nigeria, where integrity monitoring through income-lifestyle consistency could have similar positive effects if implemented effectively. Factor analysis revealed that integrity had a strong positive effect on organizational efficiency and employee trust

Sihanya & Ngumbi (2020) analyzed lifestyle audits and asset declaration compliance in public sector governance. The study explored how lifestyle audits can detect discrepancies between a public official's lifestyle and their income to curb corruption. The authors conducted interviews and case studies in Nigeria and found that while lifestyle audits are a promising tool for identifying corrupt practices, the lack of effective enforcement and weak legal frameworks severely undermine their potential. The study found that lifestyle audits had a significant but limited impact due to political and institutional barriers, showing that without strong institutional support and consistent enforcement, the effectiveness of these audits was diminished

Animashaun & Chitimira (2021) discussed the legal and institutional challenges of lifestyle audits in Nigeria and their role in curbing corruption. Their study used legal analysis and survey data from Nigerian public officials and anti-corruption bodies. The findings indicated that while lifestyle audits had the potential to expose corruption, their effectiveness was undermined by issues such as political interference and inadequate technological tools. The authors argued that improving enforcement mechanisms and adopting technology-driven systems for lifestyle audits could lead to more successful implementation. The study concluded that lifestyle audits could significantly improve public sector integrity, but this depends on consistent legal reforms and political will to address the challenges identified

2.3.3 Verification and Investigation Mechanisms and Employee Integrity in Nigeria's Public Sector

Bana (2024) examined the impact of forensic accounting in detecting financial crimes within Nigeria's public sector, specifically focusing on the role of forensic auditors in improving financial integrity. Using data from the Independent Corrupt Practices and Other Related Offences Commission (ICPC), the study found that forensic accounting significantly improved the detection and prosecution of public sector fraud compared to traditional investigative methods. The results showed that forensic investigations led to higher conviction rates (20%) and revealed substantial financial misappropriations that would have been missed using conventional auditing techniques. The findings suggest that forensic accounting tools like data mining, digital audits, and investigative audits should be integrated into the Nigerian public sector to boost transparency and accountability

Akinninyi et al. (2025) investigated the effectiveness of forensic accounting in improving public sector financial governance. The study analyzed data from government financial records and found that forensic accounting investigations significantly contributed to identifying fraudulent activities in the Ministries, Departments, and Agencies (MDAs). The study emphasized that forensic audits not only detect fraud but also help in preventing it by establishing more rigorous internal controls. The regression analysis revealed a positive and significant impact on reducing financial crimes when forensic accounting was applied, with forensic techniques reducing financial misreporting by 32%. The study concluded that enhancing forensic accounting practices could be a key strategy in reinforcing financial integrity in Nigeria's public sector

Oladipo & Olurotimi (2021) examined the relationship between forensic accounting and fraud prevention in Nigerian public institutions. Their study found that forensic accounting techniques such as data analytics, digital investigations, and fraud risk management frameworks significantly improved fraud detection capabilities. The study used a cross-sectional survey with 125 public sector employees and found that employee integrity was positively correlated with the presence of forensic investigation mechanisms. The study highlighted those effective internal controls, when combined with forensic audit processes, significantly reduced fraud incidents and promoted employee accountability in public offices. The findings suggest that institutionalizing forensic accounting within public sector financial management systems would lead to better governance and transparency

Vutumu et al. (2025) focused on the role of forensic accounting in fraud prevention within Nigeria's public sector, specifically analyzing data from 385 public sector professionals. The study found that while forensic accounting improved the detection of financial crimes, it was underutilized due to weak internal controls and the lack of specialized forensic expertise. Regression analysis showed that forensic accounting had a significant positive effect on reducing fraudulent activities, with internal control effectiveness being a significant moderator. The study also found that whistleblower protection mechanisms were underdeveloped, which further hindered the effectiveness of forensic accounting in preventing fraud. The study concluded that strengthening whistleblower systems and specialized forensic accounting units would improve fraud detection rates and enhance financial integrity in Nigeria's public sector.

2.3.4 Sanctions and Enforcement Measures and Employee Integrity in Nigeria's Public Sector

Kayode & Hassan (2025) examined the impact of staff discipline on organizational performance in Nigerian public sector organizations, specifically focusing on how disciplinary procedures affect employee behavior. The study found that disciplinary measures significantly influenced staff integrity and overall performance. Data was collected from public service employees across various government ministries in Nigeria, and the study revealed that sanctions for misconduct, including suspension, demotion, and dismissal, positively correlated with increased employee accountability. The study further concluded that effective disciplinary systems contribute to better governance and enhanced service delivery by maintaining order and deterring unethical behavior, especially when there is transparency in the enforcement of these measures

Ezekiel (2025) examined the role of disciplinary frameworks in the civil service of Nigeria. His study found that weak enforcement of disciplinary actions undermined the effectiveness of these measures in ensuring employee integrity. Using qualitative data from interviews and case studies, Ezekiel revealed that political interference and lack of transparency in the implementation of sanctions were major obstacles to discipline enforcement. While the Public Service Rules (PSR) outlined clear penalties for misconduct, including suspension and demotion, the selective application of sanctions based on political affiliations led to a culture of impunity. The study suggested that increasing the transparency of disciplinary procedures and independent oversight would improve employee accountability and public trust

Ukeje et al. (2024) explored the relationship between staff discipline and organizational performance in Nigerian public sector institutions, emphasizing the role of disciplinary procedures in enhancing employee integrity. The study utilized descriptive statistics and ordinal regression models, finding a significant relationship between employee discipline and service delivery. The study highlighted that sanctions, such as salary cuts, promotion delays, and suspension, were effective in improving employee conduct. However, it also pointed out that political bias and insufficient staff training in disciplinary practices limited their overall impact on improving public service performance. The findings suggested that reforming the disciplinary system by ensuring equal application of sanctions and providing adequate training for managers would enhance the integrity of the public sector

Asaju & Saleh (2025) analyzed the effectiveness of disciplinary measures in the Nigerian public sector and their impact on employee integrity. The study found that while disciplinary actions, such as warnings, suspensions, and dismissals, were intended to curb misconduct, inconsistent enforcement and corruption within enforcement agencies weakened their impact. The study used qualitative data from interviews with public sector employees and concluded that inadequate enforcement and lack of accountability among public officials were major barriers to effective discipline. The authors recommended systematic reforms to improve the fairness and consistency of disciplinary actions, and proposed that clear guidelines and greater oversight could improve employee integrity and reduce corruption within Nigeria's public sector

2.4 Review of theories

2.4.1 Agency Theory

Agency Theory, introduced by Jensen and Meckling in 1976, is a foundational concept in the fields of corporate governance and organizational theory. The theory addresses the relationship between principals (such as shareholders or the government) and agents (such as public servants or corporate managers), where the principal delegates decision-making authority to the agent. Agency Theory posits that agents may act in their own self-interest, which can lead to conflicts between their interests and those of the principal. In the context of the Nigerian public sector, Agency Theory explains the need for mechanisms like asset declaration compliance and lifestyle audits to align the behaviour of public officials (agents) with the expectations of the government (principal). By introducing checks such as asset disclosures and lifestyle monitoring, the government can reduce the risk of agency **costs**, the costs that arise from the agent’s behaviour diverging from the principal's interests. Scholars such as Jensen and Meckling (1976) have applied Agency Theory to understand how incentives and monitoring systems, like audits, can mitigate agency problems, thus improving employee integrity and public sector performance**.**

2.4.2 Social Contract Theory

Social Contract Theory**,** originally developed by philosophers such as Thomas Hobbes (1651) and Jean-Jacques Rousseau (1762), emphasises the mutual obligations between individuals and the state. In the context of public service, Social Contract Theory suggests that employees owe a duty of integrity and ethical behaviour to the government (and by extension, the public), in exchange for job security, compensation, and other benefits. This theory explains why lifestyle audits and asset declaration compliance are vital in ensuring that public servants fulfil their part of the social contract by acting in the public's best interest and avoiding corrupt practices. The theory has been adapted to explore how societal expectations and state-imposed regulations can reinforce employee integrity by holding individuals accountable for their actions. Locke (1689) and Rawls (1971) extended Social Contract Theory, asserting that fair governance structures, such as transparent sanctions and enforcement measures, are essential for maintaining trust between public officials and the society they serve.

2.4.3 Deterrence Theory

Deterrence Theory, commonly associated with Beccaria (1764) and later Gottfredson and Hirschi (1990), focuses on how the threat of punishment can deter individuals from engaging in undesirable behaviours, such as corruption or misconduct. In the public sector, sanctions and enforcement measures serve as deterrents against unethical conduct, and this theory helps explain how the fear of penalties for non-compliance with asset-declaration regulations or lifestyle audits can reduce corrupt practices among public officials. Deterrence Theory posits that for sanctions to be effective, they must be perceived as severe, certain, and swift. In Nigeria's public sector, where corruption has been a persistent issue, implementing stringent sanctions, such as asset forfeiture and dismissal, can serve as powerful deterrents, promoting employee integrity and enhancing accountability. Researchers such as Gottfredson and Hirschii (1990) have demonstrated that effective deterrence measures reduce misconduct across various sectors, including government administration.

2.4.4 Institutional Theory

Institutional Theory, developed by March and Olsen (1984) and DiMaggio and Powell (1983), explains how organizations conform to rules, regulations, and norms to gain legitimacy, stability, and resources. In the context of Nigeria's public sector, Institutional Theory suggests that asset declaration compliance, lifestyle audits, and sanctions are part of the formalized structures and practices that have been institutionalized to promote ethical behavior and organizational effectiveness. This theory also emphasizes how external pressures, such as public scrutiny, government regulations, and international best practices, influence how public sector organizations implement and uphold standards of integrity. Institutional Theory has been applied to understand how rules and norms (e.g., disciplinary measures and enforcement frameworks) are not only adopted for compliance but are also sustained by the pressure to maintain legitimacy within the broader societal system. Scholars such as DiMaggio and Powell (1983) have shown how institutional forces shape the practices of organisations, making them more resistant to corruption and more responsive to public expectations.

2.5 Theoretical Framework

This study is anchored in Institutional Theory, which offers a comprehensive explanation of the relationship between regulatory mechanisms and employee integrity in Nigeria's public sector. Institutional Theory emphasises how external pressures, such as regulatory compliance, legal frameworks, and professional standards, shape the behaviour of organisations and individuals. In Nigeria's public sector, these external forces influence the adoption and enforcement of mechanisms such as asset-declaration compliance, income-lifestyle consistency monitoring, verification systems, and sanctions. These pressures ensure that public officials comply with established norms and regulations, thereby improving accountability, integrity, and overall governance within the public sector.

Asset declaration compliance is crucial for maintaining transparency and ethical conduct in the public sector. Institutional Theory suggests that the legal and regulatory frameworks in Nigeria play a pivotal role in shaping public officials' behaviour by imposing asset declaration requirements. Public officials are driven by these institutional expectations to accurately declare their assets, aligning their personal wealth with their declared income. The adoption of such compliance mechanisms improves employee integrity by promoting transparency and accountability. As external pressures push for effective enforcement of these mechanisms, officials are less likely to engage in corrupt practices, ultimately enhancing public trust.

Monitoring income-lifestyle consistency is another essential component of ensuring employee integrity in Nigeria's public sector. Institutional Theory suggests that external forces, including regulatory bodies and civil society pressures, shape the implementation of income-lifestyle monitoring. These mechanisms act as an additional check on the wealth and lifestyle of public servants, ensuring that their visible lifestyle matches their declared income. Public servants are thus encouraged to align their financial disclosures with their actual wealth, fostering an environment where integrity is more likely to thrive. According to Transparency International (2021), the implementation of these monitoring systems, guided by institutional norms and public scrutiny, contributes to reduced corruption and improved ethical conduct among public servants.

Verification and investigation mechanisms play a pivotal role in enhancing the effectiveness of lifestyle audits and improving public sector accountability in Nigeria. Institutional Theory posits that external pressures, such as international standards, regulatory bodies, and civil society, drive the implementation of robust verification systems. These systems ensure that asset declarations are accurately verified and that discrepancies between income and lifestyle are thoroughly investigated. The adoption of forensic data analytics and digital verification tools, shaped by institutional forces, helps public sector agencies uncover illicit wealth accumulation and corrupt practices. As Sihanya & Ngumbi (2020) suggest, strong verification mechanisms ensure that discrepancies are detected early, improving the credibility of lifestyle audits and the accountability of public officials.

Sanctions and enforcement measures, such as fines, asset forfeiture, and dismissal, are essential for the success of lifestyle audits in promoting integrity among public officials. Institutional Theory argues that the effectiveness of sanctions is determined by external institutional pressures, such as regulatory frameworks, legal institutions, and societal expectations. These forces ensure that sanctions are not only consistent but also fair and transparent. Public officials are more likely to comply with asset declaration laws and lifestyle audits if they know there are clear consequences for non-compliance. According to Oladipo & Olurotimi (2021), sanctions that are consistently enforced, backed by a transparent legal framework, create an environment where integrity can thrive and corrupt practices are significantly reduced.

Schematic Representation of the Model

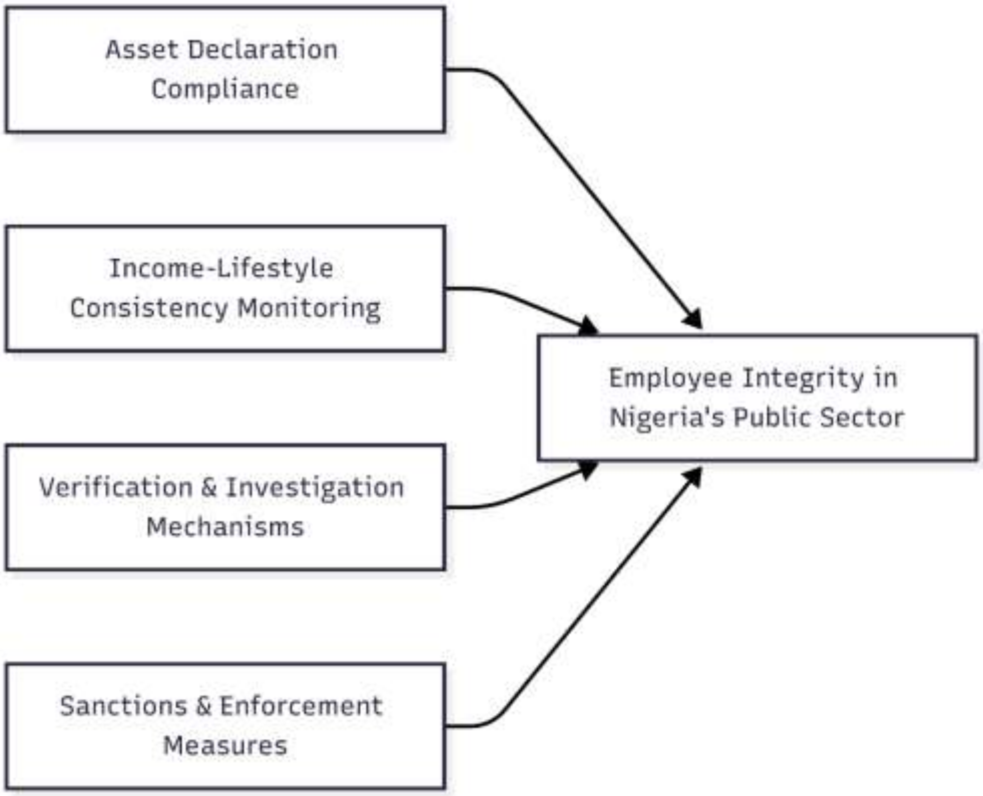

Figure 1: Schematic representation of the model developed by the researcher, adapted from the Institutional Theory (John Meyer & Brian Rowan in 1977)

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter covered the methodology used in attaining the set objectives of this study stated in Chapter One. It entails the research design, population and sample of the study, data sources, model specification, data analysis method and measurement of variables.

3.2 Research Design

This study employed a qualitative research design to explore the role of lifestyle audits in promoting employee integrity within the Nigerian public sector. A qualitative approach was particularly well-suited to capturing the nuanced experiences, perceptions, and attitudes of public-sector employees, anti-corruption agencies, and policymakers regarding the effectiveness of lifestyle audits in enhancing accountability and reducing corruption.

To facilitate data collection, the research utilised a structured questionnaire. These were be administered to public sector employees, including representatives from anti-corruption bodies and policymakers involved in public governance and anti-corruption initiatives. The questionnaire format ensured a standardised approach to data collection, enabling a comprehensive understanding of the views and experiences of those directly involved in governance and in the implementation of lifestyle audits.

By employing qualitative methods, the study sought to uncover the specific ways in which lifestyle audits; such as asset declaration compliance, income-lifestyle consistency monitoring, and verification processes affected the integrity of public officials.

3.3 Population

The population for this study consisted of key professionals working within Nigeria's public sector, specifically those involved in governance, anti-corruption efforts, and asset declaration processes. This includes public-sector employees, representatives from anti-corruption agencies, and policymakers directly involved in implementing and enforcing lifestyle audits. The study focused on professionals working within ministries, departments, and agencies (MDAs) responsible for monitoring asset declarations, ensuring compliance with ethical standards, and overseeing public-sector integrity.

Additionally, the study include employees involved in verification and investigation mechanisms, as they play a crucial role in identifying discrepancies in asset declarations and ensuring that lifestyle audits were conducted effectively. The study aimed to capture the perspectives of those directly engaged in the process of improving transparency, accountability, and employee integrity in the Nigerian public sector.

The population also extended to lecturers and students at the University of Benin, specifically those in departments related to public administration, law, and governance. Lecturers who specialised in public sector governance, anti-corruption strategies, and asset declaration processes were included in the study. Their insights into public sector ethics. Students in these departments, particularly those studying public administration, law, and criminology, were included as they were directly engaged with the theoretical and practical aspects of public sector ethics and anti-corruption measures.

3.4 Sample Size Determination and Sampling

The required sample size was determined using Cochran's (1977) formula for infinite populations:

$$n_o = \frac{(Z^2 \times p \times q)}{e^2}$$

Where:

Z = 1.96 (for 95% confidence level)

p = 0.5 (assumed proportion)

q = 1 - p = 0.5

e = 0.05 (margin of error)

$$n_0 = \frac{(1.96^2 \text{ x } 0.5 * 0.5)}{0.05^2}$$

= 384 respondents.

Thus, the computed sample size was 384 respondents.

3.5 Source of Data

Primary data was gathered using a structured questionnaire, which was distributed through both online platforms (Google Forms) and physical paper copies. This combined approach enhanced accessibility and encouraged wider participation from the public sector employees, anti-corruption agency representatives, policymakers, lecturers, and students from the University of Benin.

3.6 Research Instruments

The primary tool for collecting data in this study was a structured questionnaire, which was divided into six sections. The sections were designed to capture relevant information related to lifestyle audits and employee integrity in Nigeria's public sector. The sections were as follows:

Section A: Demographic Information

Section B: Perception of Employee Integrity

Section C: Perception of Compliance with Asset Declaration Requirements

Section D: Perception of Income-Lifestyle Consistency Monitoring

Section E: Perception of Verification and Investigation Mechanisms

Section F: Perception of Sanctions and Enforcement Mechanisms

Each question in the questionnaire used a 5-point Likert scale, with responses ranging from 1 = Strongly Disagree to 5 = Strongly Agree. This approach helped to quantify subjective perceptions and provided a clear way to analyse the data, allowing for a comprehensive assessment of the relationship between lifestyle audits and employee integrity in the Nigerian public sector.

3.7 Validity and Reliability Test

To ensure the quality and consistency of the data collection instrument, both validity and reliability tests were conducted.

The validity of the questionnaire was established through expert evaluation. Professionals with expertise in public sector governance, anti-corruption strategies, and lifestyle audits reviewed the questionnaire to verify that the items effectively measured the intended constructs, such as employee integrity, asset declaration compliance, and lifestyle audit mechanisms.

For reliability, the internal consistency of the instrument was assessed using Cronbach's Alpha, a widely recognized measure for evaluating reliability. A value of 0.7 or higher was considered acceptable. This reliability coefficient was calculated during the pilot study, confirming that the items within each section of the questionnaire consistently measured the intended constructs.

3.8 Model Specification

The model for this study was specified as follows:

Functional Form of the Model:

$$EI = f\ (ADC, ILC, VIM, SEM)$$

The model was expressed econometrically as:

$$EI_t = \beta_0 + \beta_1 ADC_t + \beta_2 ILC_t + \beta_3 VIM_t + \beta_4 SEM_t + \varepsilon_t$$

Where:

EI_t = Employee Integrity in the Nigerian public sector at time t

ADC_t = Asset Declaration Compliance at time t

ILC_t = Income-Lifestyle Consistency Monitoring at time t

VIM_t = Verification and Investigation Mechanisms at time t

SEM_t = Sanctions and Enforcement Measures at time t

β_0 = Intercept

β_1, β_2, β_3, β_4 = Coefficients

$\boldsymbol{\varepsilon_t}$ = Error term

t = Time index (e.g., year)

A'priori expectation:

β_1 to $\beta_4 > 0$ (These mechanisms were expected to positively influence employee integrity)

3.9 Data analysis methods

The analysis adopted a qualitative approach. Data were analysed using Ordinary Least Squares (OLS) regression to examine the linear relationships between the variables. The analysis began with descriptive statistics, including means, standard deviations, and ranges (minimum and maximum values) for each variable. These measures provided an overview of the data distribution and variability.

The OLS regression was used to estimate the relationship between the dependent variable, Employee Integrity (EI), and the independent variables: Asset Declaration Compliance (ADC), Income-Lifestyle Consistency Monitoring (ILC), Verification and Investigation Mechanisms (VIM), and Sanctions and Enforcement Measures (SEM). The regression coefficients were analysed to determine the strength and direction of the relationships between the variables.

To ensure the reliability of the regression results, key diagnostic tests were conducted. Autocorrelation in the residuals was assessed using the Durbin-Watson statistic, which detects whether the residuals exhibit a pattern or correlation over time. The Variance Inflation Factor (VIF) was used to check for multicollinearity among the independent variables, ensuring that no two variables were highly correlated, which could distort the regression estimates. Finally, heteroscedasticity (non-constant variance in the residuals) was tested using the Breusch-Pagan test, which helps identify violations of OLS assumptions that could affect the accuracy of the results.

3.10 Measurement of Variables

This study used a structured questionnaire to collect data on key variables: Employee Integrity (EI), Asset Declaration Compliance (ADC), Income-Lifestyle Consistency Monitoring (ILC), Verification and Investigation Mechanisms (VIM), and Sanctions and Enforcement Measures (SEM) in the Nigerian public sector. All variables were measured using Likert-scale items, allowing quantification of subjective perceptions. Responses ranged from 1 = Strongly Disagree to 5 = Strongly Agree, providing a clear framework for analysing participants' views on the role of lifestyle audits in promoting employee integrity.

S/N	Variable	Acronym	Measurement Scale	Source	A'priori expectation
1	Employee Integrity (Dependent Variable)	EI	1-5	Hanapiyah et al., (2019)	Nil
2	Asset Declaration Compliance	ADC	6-10	Ochieng & Kamau, (2021)	+ve
3	Income-Lifestyle Consistency Monitoring	ILC	11-15	Transparency International (2021)	+ve
4	Verification and Investigation Mechanisms	VIM	16-20	Sihanya & Ngumbi, (2020)	+ve
5	Sanctions and Enforcement Measures	SEM	21-25	Kayode & Hassan, (2025)	+ve

Source: Researcher's compilation, 2026

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

Chapter Four presents the result from the empirical analysis, focusing on data presentation, hypothesis testing, and discussion of findings.

4.2 Data presentation and Interpretations

Table 4.1 presents the demographic features of the respondents in this study.

Table 4.1 Demographic Analysis

Parameter	Category	Value
Gender	Female	193
	Male	191
	Total	384
Age	18-30	252
	31-40	79
	41-50	38
	51 and above	15
	Total	384
Qualification	SSCE	68
	OND / NCE	18
	HND	30
	B.Sc / B.A	181
	M.Sc / MBA	57
	Ph.D	30
	Total	384
Experience	0-5 years	214
	6-10 year	111
	11-15 year	39
	Above 15 years	20
	Total	384

Source: Extract from SPSS result, 2026

The demographic characteristics of the respondents are presented in Table 4.1. A total of 384 copies of questionnaire were analyzed in this study. In terms of gender distribution, the respondents were almost evenly split, with 193 (50.3%) females and 191 (49.7%) males. This indicates that the study achieved a balanced representation of both genders, thereby minimizing gender-related bias in the responses. With respect to age, the majority of respondents were within the 18–30 years age bracket, accounting for 252 (65.6%) of the sample. This was followed by those aged 31–40 years with 79 (20.6%) respondents. Participants within the 41–50 years category were 38 (9.9%), while only 15 (3.9%) respondents were aged 51 years and above. This suggests that the study was largely dominated by younger individuals.

Regarding educational qualifications, most respondents held a Bachelor's degree (B.Sc/B.A.), representing 181 (47.1%) of the sample. This was followed by those with a Master's degree (M.Sc/MBA) at 57 (14.8%). Respondents with SSCE qualifications accounted for 68 (17.7%), while 30 (7.8%) held Ph.D degrees. In addition, 30 (7.8%) respondents had HND qualifications, and 18 (4.7%) possessed OND/NCE certificates. This distribution indicates that a significant proportion of respondents were well educated. In terms of work experience, more than half of the respondents, 214 (55.7%), had between 0–5 years of experience. Those with 6–10 years of experience constituted 111 (28.9%), while 39 (10.2%) had 11–15 years of experience. Only 20 (5.2%)

respondents had more than 15 years of work experience. This implies that the majority of the respondents were relatively early in their careers.

Table 4.2 –Responses to Statement on employee integrity

Code	Statements	Strongly Disagree	Disagree	Not Certain	Agree	Strongly Agree
EI1	Public servants maintain integrity when handling financial matters, avoiding any form of dishonesty or fraud	96[25%]	124[32.3%]	49[12.8%]	68[17.7%]	47[12.2%]
EI2	Public servants report performance metrics accurately, without manipulating data to appear more favourable	97[25.3%]	109[28.4%]	67[17.4%]	50[13%]	61[15.9%]
EI3	Public servants take full responsibility for their mistakes and do not shift the blame to others	166[43.2%]	131[34.1%]	31[8.1%]	32[8.3%]	24[6.3%]
EI4	Public servants make decisions based on fairness and merit, rather than personal interests or favoritism	93[24.2%]	197[51.3%]	37[9.6%]	36[9.4%]	21[5.5%]
EI5	Public servants adhere to confidentiality policies and avoid sharing sensitive information without authorization	53[13.8%]	95[24.7%]	35[9.1%]	135[35.2%]	66[17.2%]

Source: Extract from SPSS result, 2026

Table 4.2 summarises respondents' perceptions of employee integrity. For EI1 (integrity in handling financial matters), 220 (57.3%) disagreed, 49 (12.8%) were not certain, and 115 (30.0%) agreed, indicating more disagreement than support for the proposition that public servants handle financial matters with integrity. For EI2 (accurate reporting of performance metrics), 206 (53.6%) disagreed, 67 (17.4%) were not certain, and 111 (28.9%) agreed, suggesting concerns about manipulation of performance data. On EI3 (taking responsibility for mistakes), 297 (77.3%) disagreed, 31 (8.1%) were undecided, and 56 (14.6%) agreed, showing a strong perception that public servants often do not accept responsibility for errors. For EI4 (decision-making based on fairness and merit), 290 (75.5%) disagreed, 37 (9.6%) were not certain, and 57 (14.8%) agreed, indicating widespread belief that decisions are influenced by favoritism or personal interests. Conversely, EI5 (adherence to confidentiality) recorded more positive responses: 148 (38.5%) disagreed, 35 (9.1%) were not certain, and 201 (52.3%) agreed, suggesting that confidentiality is perceived as relatively better upheld. Overall, the results point to notable weaknesses in perceived integrity (accountability, fairness, and transparency) with the exception of confidentiality, which respondents view more favorably.

Table 4.3 –Responses to Statement on compliance with asset declaration requirements

Code	Statement	Strongly Disagree	Disagree	Not Certain	Agree	Strongly Agree
ADC1	Public servants are transparent when declaring their assets and disclose all necessary information as required by regulations	201[52.3%]	78[20.3%]	43[11.2%]	36[9.4%]	26[6.8%]
ADC2	The information provided in asset declarations is accurate and reflects the true value of assets	6[1.6%]	21[5.5%]	41[10.7%]	173[45.1%]	143[37.2%]
ADC3	The process of monitoring income and lifestyle consistency is perceived as fair and unbiased	18[4.7%]	69[18%]	101[26.3%]	117[30.5%]	79[20.6%]
ADC4	Management supports and encourages employees to comply with asset declaration requirements	2[0.5%]	12[3.1%]	24[6.3%]	214[55.7%]	132[34.4%]
ADC5	The asset declaration process is effective in capturing all necessary information and preventing discrepancies	59[15.4%]	132[34.4%]	58[15.1%]	57[14.8%]	78[20.3%]

Source: Extract from SPSS result, 2026

Table 4.3 reports views on asset declaration and related compliance mechanisms. For ADC1 (transparency in asset declaration), 279 (72.7%) disagreed, 43 (11.2%) were unsure, and 62 (16.2%) agreed, indicating a strong perception of low transparency. In contrast, ADC2 (accuracy of declared information) received largely positive responses:

316 (82.3%) agreed, 41 (10.7%) were uncertain, and only 27 (7.0%) disagreed, suggesting that when declarations are made respondents generally consider them accurate. ADC3 (fairness of monitoring) was mixed but tended positive, with 196 (51.0%) agreeing, 101 (26.3%) uncertain, and 87 (22.7%) disagreeing. ADC4 (management support for compliance) was strongly positive: 346 (90.1%) agreed, 24 (6.3%) were not certain, and 14 (3.6%) disagreed, indicating high perceived managerial backing. Finally, ADC5 (effectiveness of the declaration process) showed reservations: 191 (49.7%) disagreed, 58 (15.1%) were uncertain, and 135 (35.2%) agreed, implying doubts about the process's ability to capture all necessary information and prevent discrepancies. In sum, respondents believe declarations are generally accurate and well-supported by management, but they question transparency and the overall effectiveness of the asset-declaration process.

Table 4.4 –Responses to Statement on income-lifestyle consistency monitoring

Code	Statement	Strongly Disagree	Disagree	Not Certain	Agree	Strongly Agree
ILC1	Public servants' lifestyle is consistent with their reported income, with no noticeable discrepancies	62[16.1%]	205[53.4%]	36[9.4%]	57[14.8%]	24[6.3%]
ILC2	There are adequate systems in place to monitor the consistency between Public servants' income and lifestyle	135[35.2%]	99[25.8%]	59[15.4%]	59[15.4%]	32[8.3%]
ILC3	Management takes necessary actions to ensure that Public servants' lifestyles align with their reported income	110[28.6%]	135[35.2%]	42[10.9%]	58[15.1%]	39[10.2%]
ILC4	Public servants are aware that their income and lifestyle consistency is being monitored according to established policies	103[26.8%]	144[37.5%]	43[11.2%]	72[18.8%]	22[5.7%]

ILC5	The process of monitoring income and lifestyle consistency is perceived as fair and unbiased	32[8.3%]	84[21.9%]	77[20.1%]	118[30.7%]	73[19%]

Source: Extract from SPSS result, 2026

Table 4.4 presents perceptions of systems that monitor the consistency between reported income and observable lifestyle. For ILC1 (consistency between lifestyle and reported income), 267 (69.5%) disagreed, 36 (9.4%) were uncertain, and 81 (21.1%) agreed, indicating that many respondents observe discrepancies. ILC2 (adequacy of monitoring systems) attracted 234 (60.9%) disagreement, 59 (15.4%) uncertainty, and 91 (23.7%) agreement, showing a prevailing view that monitoring systems are inadequate. ILC3 (management action to align lifestyle and income) recorded 245 (63.8%) disagreement, 42 (10.9%) uncertain, and 97 (25.3%) agreement, suggesting limited enforcement or follow-through by management. ILC4 (awareness of monitoring policies) had 247 (64.3%) disagreement, 43 (11.2%) uncertain, and 94 (24.5%) agreement, indicating low awareness among employees of monitoring arrangements. By contrast, ILC5 (perceived fairness of the monitoring process) was more positive: 116 (30.2%) disagreed, 77 (20.1%) were uncertain, and 191 (49.7%) agreed, suggesting that while systems and awareness are seen as weak, those who know about the process tend to view it as reasonably fair. Overall, respondents report considerable gaps in monitoring capacity and awareness, coupled with moderate confidence in procedural fairness among those familiar with the mechanisms.

Table 4.5 –Responses to Statement on verification and investigation mechanisms

Code	Statement	Strongly Disagree	Disagree	Not Certain	Agree	Strongly Agree
VIM1	The verification mechanisms in place are effective at detecting discrepancies or irregularities	86[22.4%]	188[49%]	37[9.6%]	43[11.2%]	30[7.8%]
VIM2	Public servants are clear about the procedures involved in the verification and investigation process	2[0.5%]	18[4.7%]	33[8.6%]	143[37.2%]	188[49%]
VIM3	The outcomes of investigations are communicated transparently and clearly to all relevant parties	89[23.2%]	191[49.7%]	36[9.4%]	50[13%]	18[4.7%]
VIM4	The investigation process maintains a high level of confidentiality to protect the privacy of those involved	6[1.6%]	15[3.9%]	31[8.1%]	221[57.6%]	111[28.9%]
VIM5	Investigations are conducted in a timely manner, ensuring that issues are addressed promptly	8[2.1%]	22[5.7%]	34[8.9%]	123[32%]	197[51.3%]

Source: Extract from SPSS result, 2026

Table 4.5 summarises respondents' perceptions of verification and investigation mechanisms. A substantial majority (274; 71.4%) indicated that existing verification mechanisms are ineffective at detecting discrepancies (VIM1), and 280 (72.9%) felt that investigation outcomes are not communicated transparently (VIM3). In contrast, most respondents reported that the procedures are clear (VIM2: 331; 86.2%), that confidentiality is maintained during investigations (VIM4: 332; 86.5%), and that investigations are conducted in a timely manner (VIM5: 320; 83.3%). These results suggest a notable tension: although procedural clarity, confidentiality, and timeliness are acknowledged, the actual capacity to detect irregularities and to communicate outcomes transparently appears weak. This pattern may indicate gaps in operational capability, resourcing, or follow-through issues that could undermine trust in verification processes despite formally adequate procedures.

Table 4.6 –Responses to Statement on sanctions and enforcement mechanisms

Code	Statement	Strongly Disagree	Disagree	Not Certain	Agree	Strongly Agree
SEM1	Sanctions for non-compliance are effective in encouraging adherence to rules and regulations	8[2.1%]	25[6.5%]	46[12%]	197[51.3%]	108[28.1%]
SEM2	Public servants clearly understand the guidelines and criteria for sanctions that may be imposed	3[0.8%]	19[4.9%]	27[7%]	146[38%]	189[49.2%]
SEM3	Enforcement mechanisms are effective in ensuring compliance with policies and rules	10[2.6%]	33[8.6%]	32[8.3%]	224[58.3%]	85[22.1%]
SEM4	Sanctions are implemented promptly after a violation has been detected	7[1.8%]	23[6%]	29[7.6%]	213[55.5%]	112[29.2%]
SEM5	The actions taken during enforcement are transparent, and public servants are aware of the reasons behind sanctions	8[2.1%]	13[3.4%]	35[9.1%]	135[35.2%]	193[50.3%]

Source: Extract from SPSS result, 2026

Table 4.6 shows respondents' perceptions of sanctions and enforcement mechanisms (N = 384). A substantial majority agreed that sanctions effectively encourage compliance (305; 79.4%), that the guidelines and criteria for sanctions are clearly understood (335; 87.2%), and that enforcement mechanisms are effective in ensuring compliance (309; 80.5%). Similarly, most respondents indicated that sanctions are implemented promptly after a violation is detected (325; 84.6%) and that enforcement actions are transparent with reasons communicated to affected staff (328; 85.4%). Relatively few respondents disagreed with these statements (negative responses ranged from 5.5% to 11.2%), while 7.0–12.0% were uncertain across items. Overall, these findings suggest strong confidence among respondents in the sanctions and enforcement framework, its clarity, timeliness, and transparency.

Table 4.7 Correlation Analysis

		EI	ADC	ILC	VIM	SEM
EI	Correlation Coefficient	1.000	.443**	.437**	.323**	-0.099
	Sig. (2-tailed)	.	0.000	0.000	0.000	0.053
ADC	Correlation Coefficient	.443**	1.000	.466**	.482**	0.071
	Sig. (2-tailed)	0.000	.	0.000	0.000	0.165
ILC	Correlation Coefficient	.437**	.466**	1.000	.414**	-.135**
	Sig. (2-tailed)	0.000	0.000	.	0.000	0.008
VIM	Correlation Coefficient	.323**	.482**	.414**	1.000	.265**
	Sig. (2-tailed)	0.000	0.000	0.000	.	0.000
SEM	Correlation Coefficient	-0.099	0.071	-.135**	.265**	1.000
	Sig. (2-tailed)	0.053	0.165	0.008	0.000	.
VIFs			1.796	1.732	2.361	1.581

** Correlation is significant at the 0.01 level (2-tailed).

Source: Extract from SPSS result, 2026

Table 4.7 shows Pearson correlation coefficients for the key study variables. Employee integrity (EI) is positively and significantly correlated with asset-declaration compliance (ADC) ($r = .443, p < .001$), income–lifestyle consistency monitoring (ILC) ($r = .437, p < .001$), and verification and investigation mechanisms (VIM) ($r = .323, p < .001$). ADC is strongly and positively correlated with VIM ($r = .482, p < .001$) and with ILC ($r = .466, p < .001$). ILC is also positively correlated with VIM ($r = .414, p < .001$). Sanctions and enforcement mechanisms (SEM) show a small positive correlation with VIM ($r = .265, p < .001$) but a small negative correlation with ILC ($r = -.135, p = .008$). The correlation between SEM and EI is weak and not statistically significant ($r = -.099, p = .053$).

The implication of the result is that stronger asset-declaration practices, more active monitoring of income–lifestyle consistency, and more robust verification/investigation mechanisms are each associated with higher perceived employee integrity. The strong ADC–VIM and ADC–ILC correlations suggest these compliance systems operate together: better declarations are linked to better verification and monitoring. By contrast, SEM's weak and non-significant negative association with EI implies that perceptions of sanctions and enforcement (at least at the bivariate level) do not translate straightforwardly into higher perceived integrity; SEM is positively related to VIM, however, indicating that sanctions are associated with investigation activity even if they do not directly map onto perceived integrity. The negative SEM–ILC correlation (small but significant) suggests a more complex relationship between sanctions and perceptions of monitoring effectiveness that merits further multivariable analysis.

Finally, the variance inflation factors (VIFs) reported for the independent variables range from 1.581 to 2.361. These values are well below common concern thresholds (e.g., VIF > 5 or 10), indicating that multicollinearity is not likely to bias regression estimates.

Table 4.8 Linear Estimation Diagnostics for model one

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ADC	0.470716	0.073097	6.439577	0.0000
ILC	0.387196	0.051295	7.548463	0.0000
VIM	0.361797	0.089071	4.061899	0.0001
SEM	-0.259223	0.063068	-4.110240	0.0000
C	-0.221803	0.253462	-0.875092	0.3821
R-squared	0.517627	Mean dependent var		2.527604
Adjusted R-squared	0.512536	S.D. dependent var		0.895984

S.E. of regression	0.625564	Akaike info criterion	1.912608
Sum squared resid	148.3140	Schwarz criterion	1.964049
Log likelihood	-362.2208	Hannan-Quinn criter.	1.933012
F-statistic	101.6747	Durbin-Watson stat	1.599111
Prob(F-statistic)	0.000000		

Source: Eviews result, 2026

The model's R^2 (0.5176) and adjusted R^2 (0.5125) indicate that the four predictors jointly explain about 51% of the variation in perceived employee integrity. The overall model is highly significant ($F(4, 380) = 101.67$, $p < 0.001$). The model diagnostics show a Durbin–Watson statistic of 1.599, which does not indicate severe autocorrelation but suggests checking residuals for mild positive serial correlation. All slope coefficients are statistically significant at $p < 0.001$. Specifically, ADC has a positive coefficient of 0.4707 ($t = 6.44$, $p < 0.001$), indicating that, holding other variables constant, a one-unit increase in ADC is associated with a 0.471 increase in the EI score. ILC has a coefficient of 0.3872 ($t = 7.55$, $p < 0.001$) and VIM has a coefficient of 0.3618 ($t = 4.06$, $p = 0.0001$), both indicating positive associations with EI. In contrast, SEM is negatively associated with EI (coefficient = −0.2592; $t = -4.11$; $p < 0.001$).

The positive and significant coefficients for ADC, ILC, and VIM imply that stronger asset-declaration practices, more effective income–lifestyle monitoring, and more robust verification/investigation mechanisms are independently associated with higher levels of perceived integrity. The negative and statistically significant coefficient for SEM (−0.2592) suggests that after controlling for ADC, ILC, and VIM, greater emphasis on sanctions and enforcement is associated with a lower EI score.

Table 4.9 Linear Estimation Diagnostics

	Statistics	DF	Prob.
BPG Heteroskedasticity Test	10.684	F(4,379)	0.000
BP Serial Correlation LM Test	14.091	F(2,377)	0.000
RAMSEY RESET	56.520	F(1,378)	0.000

Source: Extract from Eviews result, 2026

Table 4.9 presents the results of the Breusch–Pagan–Godfrey, Breusch–Pagan LM, and Ramsey RESET tests. The Breusch–Pagan–Godfrey test reveals the presence of heteroscedasticity. Similarly, the Breusch–Pagan LM test indicates the presence of serial correlation in the residuals. Furthermore, the Ramsey RESET test also suggest functional form misspecification. Conclusively, these results provide evidence that the OLS regression technique will be biased. Hence, there is a need to use the ordered logistics regression technique.

Table 4.10 Ordered Logistics Regression

Variable	Coefficient	Std. Error	z-Statistic	Prob.
ADC	0.890315	0.116708	7.628552	0.0000
ILC	0.558825	0.089067	6.274210	0.0000
VIM	0.214120	0.109886	1.948567	0.0513
SEM	-0.230091	0.091975	-2.501663	0.0124
Limit Points				
LIMIT_2:C(5)	2.108257	0.454041	4.643315	0.0000
LIMIT_3:C(6)	4.705051	0.469221	10.02737	0.0000
LIMIT_4:C(7)	5.607832	0.494643	11.33712	0.0000
LIMIT_5:C(8)	6.648446	0.543635	12.22961	0.0000

Pseudo R-squared	0.229918	Akaike info criterion	1.790154
Schwarz criterion	1.872459	Log likelihood	-335.7095
Hannan-Quinn criter.	1.822799	Restr. log likelihood	-435.9401
LR statistic	200.4612	Avg. log likelihood	-0.874243
Prob(LR statistic)	0.000000		

Source: Eviews result, 2026

An ordered logistic regression was estimated to assess how asset-declaration compliance (ADC), income–lifestyle consistency monitoring (ILC), verification & investigation mechanisms (VIM), and sanctions & enforcement mechanisms (SEM) predict higher categories of perceived employee integrity. The model is statistically significant (LR χ^2 = 200.46, $p < 0.001$) and explains a meaningful portion of the variation in the ordered integrity outcome (Pseudo $R^2 = 0.2299$). These results indicate a good model fit.

The key findings from Table 4.10 show that ADC ($\beta = 0.890$, SE = 0.117, $z = 7.629$, $p < 0.001$) and ILC ($\beta = 0.559$, SE = 0.089, $z = 6.274$, $p < 0.001$) are positively and significantly associated with higher integrity categories. The estimated odds ratios show that a one-unit increase in ADC multiplies the odds of being in a higher integrity category by approximately **2.44** (e0.890315), while a one-unit increase in ILC multiplies the odds by approximately **1.75** (e0.55882). VIM has a small positive coefficient ($\beta = 0.214$, SE = 0.110) and is marginally significant at conventional levels ($z = 1.949$, $p = 0.051$), with OR **1.24** (e0.214120). SEM is negatively associated with integrity ($\beta = -0.230$, SE = 0.092, $z = -2.502$, $p = 0.012$); the odds ratio of **0.79** (e−0.230091) implies that a one-unit increase in SEM is associated with about a 20.6% decrease in the odds of being in a higher integrity category. All threshold (limit) parameters are positive and statistically significant (LIMIT_2 = 2.108; LIMIT_3 = 4.705; LIMIT_4 = 5.608; LIMIT_5 = 6.648; $p < 0.001$), indicating well-separated response categories.

Placing the results in perspective, evidence show that stronger asset-declaration practices and more effective income–lifestyle monitoring substantially increase the likelihood that respondents report higher levels of employee integrity. Verification and investigation mechanisms show a small positive effect but are only marginally significant, suggesting a possible but weaker contribution. The significant negative coefficient for sanctions and enforcement (SEM) suggests that stronger perceptions of sanctions are associated with lower reported integrity; this may reflect that sanctions are more visible in contexts where integrity problems are already present, or that punitive approaches alone do not foster positive perceptions of integrity.

Table 4.11 Ordered Estimation Diagnostics

Estimated Equation					
Dep. Value	Obs.	Correct	Incorrect	% Correct	% Incorrect
1	18	1	17	5.556	94.444
2	240	232	8	96.667	3.333
3	64	7	57	10.938	89.063
4	40	22	18	55.000	45.000
5	22	10	12	45.455	54.545
Total	384	272	112	70.833	29.167
Constant Probability Spec.					
Dep. Value	Obs.	Correct	Incorrect	% Correct	% Incorrect
1	18	0	18	0.000	100.000
2	240	240	0	100.000	0.000
3	64	0	64	0.000	100.000
4	40	0	40	0.000	100.000
5	22	0	22	0.000	100.000
Total	384	240	144	62.500	37.500
Gain over Constant Prob. Spec.					
		Equation	Constant		

Dep. Value	Obs.	% Incorrect	% Incorrect	Total Gain*	Pct. Gain**
1	18	94.444	100.000	5.556	5.556
2	240	3.333	0.000	-3.333	NA
3	64	89.063	100.000	10.938	10.938
4	40	45.000	100.000	55.000	55.000
5	22	54.545	100.000	45.455	45.455
Total	384	29.167	37.500	8.333	22.222

Source: Extract from Eviews result, 2026

Table 4.11 reports the ordered-model classification diagnostics for the estimated ordered-logit (N = 384). The model correctly classifies 272 out of 384 observations, giving an overall accuracy of 70.83%**.** By category, the model's percent correct is highly variable: category 1 = 5.56%**,** category 2 = 96.67%**,** category 3 = 10.94%**,** category 4 = 55.00%**,** and category 5 = 45.45%**.** For comparison, the constant-probability specification (baseline model that always predicts the modal category) attains an overall accuracy of 62.50% (240/384). The model therefore achieves a total gain in overall accuracy of 8.33 percentage points over the baseline (70.83% − 62.50%).

4.3 Test of Hypotheses

To test the hypotheses of the study, reliance is placed on the results from the multinomial logistic regressions (Table 4.10). The decision rule is that if the associated p-value of the explanatory variable is less than 5%, then, the null hypothesis will be rejected for the alternate hypothesis. However, if the p-value is greater than 5%, then, we fail to reject the null hypothesis.

H_{01}: asset declaration compliance and employee integrity in Nigeria's public sector

The test result ($z = 7.6286$, $p < 0.001$) show that ADC has a p-value lower than 5%, thus, the null hypothesis is rejected. The study therefore concludes that there is a statistically significant positive association between asset-declaration compliance and perceived employee integrity. A one-unit increase in ADC is associated with about a 2.44-fold increase in the odds of being in a higher integrity category.

H_{02}: income-lifestyle consistency monitoring and employee integrity in the Nigerian public sector.

The test result ($z = 6.2742$, $p < 0.001$) show that ILC has a p-value lower than 5%, thus, the null hypothesis is rejected. The study therefore concludes that income–lifestyle consistency monitoring is positively and significantly associated with perceived employee integrity. A one-unit increase in ILC multiplies the odds of higher integrity by about 1.75.

H_{03}: verification and investigation mechanisms and employee integrity in the Nigerian public sector.

The test result ($z = 1.9486$, $p = 0.0513$) show that VIM has a p-value marginally higher than 5%, thus, the null hypothesis is not rejected. The study therefore concludes that VIM is not statistically significant at the 5% level but it is marginally significant at a 10% level.

H_{04}: sanctions and enforcement measures and employee integrity in the Nigerian public sector

The test result (−2.5017, p = 0.0124) show that SEM has a p-value lower than 5%, thus, the null hypothesis is rejected. The study therefore concludes that Sanctions and enforcement (SEM) is significantly associated with perceived employee integrity but has a negative effect. The OR (0.79) implies that a one-unit increase in SEM is associated with about a 21% decrease in the odds of reporting higher employee integrity.

4.4 Discussion of Findings

H_{01}: Asset Declaration Compliance and Employee Integrity

The study found a positive and statistically significant relationship between asset declaration compliance (ADC) and employee integrity, leading to the rejection of H_{01}. This finding aligns with prior empirical studies. For instance, Ola and Onah (2022) reported that effective asset declaration systems significantly enhance employee integrity, particularly when supported by transparency and verification mechanisms. Similarly, Oraegbunam and Onah (2022) emphasized that asset declaration promotes accountability and ethical conduct when properly enforced. However, Okafor and Egbo (2024) and Orabueze and Okafor (2023) found that weak enforcement, political interference, and limited public access significantly undermine the effectiveness of asset declaration systems. These contrasting findings suggest that while ADC has strong theoretical and empirical potential to improve integrity, its impact depends heavily on institutional effectiveness.

From a theoretical standpoint, this result is strongly supported by agency theory, which posits that monitoring mechanisms such as asset declaration reduce opportunistic behavior among public servants. It also aligns with institutional theory, which emphasizes the role of formal structures in shaping ethical conduct.

H_{02}: Income–Lifestyle Consistency Monitoring and Employee Integrity

The findings reveal a positive and significant relationship between income–lifestyle consistency monitoring (ILC) and employee integrity, leading to the rejection of H_{02}. This is consistent with the findings of Animashaun and Chitimira (2021) who demonstrated that lifestyle audits are effective in detecting illicit wealth and promoting accountability. Likewise, Sihanya and Ngumbi (2020) found that lifestyle monitoring plays a significant role in identifying discrepancies and curbing corruption. However, Md Mahmudul Alam et al. (2018), while confirming the importance of integrity systems, emphasised that their effectiveness depends on institutional strength and context. Additionally, Animashaun and Chitimira (2021) noted that weak enforcement and political interference often reduce the effectiveness of lifestyle audits in practice. In addition, the findings are theoretically grounded in agency theory, as monitoring reduces information asymmetry between principals and agents. They also align with social contract theory, which suggests that public servants are obligated to maintain integrity in exchange for public trust and benefits.

H_{03}: Verification and Investigation Mechanisms and Employee Integrity

The study found that verification and investigation mechanisms (VIM) have a positive but not statistically significant relationship with employee integrity at the 5% level (though marginally significant at 10%). This finding partially contradicts existing literature for example, Bana (2024) and Akinninyi et al. (2025) found that forensic accounting significantly improves fraud detection and accountability. Similarly, Oladipo and Olurotimi (2021) reported a strong positive relationship between forensic investigation mechanisms and employee integrity. However, the present finding is consistent with studies such as Vutumu et al. (2025) which highlighted that weak institutional capacity, poor internal controls, and lack of expertise limit the effectiveness of verification mechanisms. This suggests that while VIM is conceptually important, its practical impact may be constrained in contexts with institutional weaknesses. Theoretically, institutional theory helps explain this result, as weak institutions may adopt verification mechanisms without effectively implementing them. Similarly, agency theory suggests that monitoring mechanisms only work when properly enforced.

H_{04}: Sanctions and Enforcement Measures and Employee Integrity

The study found a negative but statistically significant relationship between sanctions and enforcement mechanisms (SEM) and employee integrity, leading to the rejection of H_{04}.

This finding contrasts with much of the empirical literature. Kayode and Hassan (2025) and Ukeje et al. (2024) found that sanctions positively influence employee behavior and integrity by deterring misconduct. However, the negative relationship observed in this study aligns with findings by Ezekiel (2025) and Asaju and Saleh (2025), who argued that inconsistent enforcement, political interference, and lack of transparency can undermine the effectiveness of sanctions. In such contexts, sanctions may be perceived as unfair or selective, thereby reducing trust and integrity rather than enhancing it.

From a theoretical perspective, while deterrence theory predicts a positive effect, the findings suggest that its assumptions (certainty, severity, and fairness of punishment) may not hold in practice. Also, institutional theory further explains that weak institutional frameworks can distort enforcement processes, leading to unintended negative outcomes.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

5.1 Summary of Findings

1. The study found that asset declaration compliance has a positive and statistically significant relationship with employee integrity in Nigeria's public sector. With a coefficient of 0.890 and a p-value less than 0.05, the result indicates that improved compliance with asset declaration requirements significantly enhances employee integrity.
2. The findings revealed that income–lifestyle consistency monitoring has a positive and statistically significant relationship with employee integrity. With a coefficient of 0.559 and a p-value less than 0.05, the analysis shows that effective monitoring of consistency between income and lifestyle improves ethical behaviour among public servants.
3. The analysis showed that verification and investigation mechanisms have a positive but statistically insignificant relationship with employee integrity at the 5% level. With a coefficient of 0.214 and a p-value slightly above 0.05, the result suggests that although these mechanisms contribute positively, their impact is not strong enough to significantly influence integrity.
4. The study found that sanctions and enforcement mechanisms have a negative and statistically significant relationship with employee integrity. With a coefficient of

−0.230 and a p-value less than 0.05, the result indicates that increased emphasis on sanctions is associated with lower perceived employee integrity.

5.2 Conclusion

The study examined the role of lifestyle audits in promoting employee integrity in Nigeria's public sector. The study focused on key components of lifestyle audits, namely asset declaration compliance, income–lifestyle consistency monitoring, verification and investigation mechanisms, and sanctions and enforcement measures.

Using primary data collected from 384 respondents across selected public sector institutions, the study employed statistical and econometric techniques, including correlation analysis and ordered logistic regression, to analyze the relationship between lifestyle audit mechanisms and dmpirical results revealed that asset declaration compliance and income–lifestyle consistency monitoring significantly improve employee integrity, highlighting the importance of transparency and proactive monitoring in promoting ethical conduct among public officials. Verification and investigation mechanisms, although positively related to integrity, were not statistically significant, suggesting weaknesses in their practical implementation. In contrast, sanctions and enforcement measures were found to have a significant negative relationship with employee integrity, indicating that punitive approaches alone may not effectively foster ethical behaviour, particularly in environments characterized by weak institutional frameworks and inconsistent enforcement.

Overall, the study concludes that lifestyle audits can serve as effective tools for enhancing employee integrity in Nigeria’s public sector, but their success depends largely on strengthening institutional capacity, improving monitoring systems, and ensuring fairness and consistency in enforcement practices.

5.3 Recommendations

5.3.1 Policy Recommendations

The following recommendations were made in line with the above findings:

1. The Code of Conduct Bureau (CCB) and the Code of Conduct Tribunal (CCT) should strengthen the implementation of asset declaration provisions as stipulated in the Fifth Schedule of the 1999 Constitution of the Federal Republic of Nigeria (as amended). This can be achieved by introducing mandatory digital asset-declaration platforms, regular verification exercises, and periodic public disclosure (where appropriate) to enhance transparency and ensure that compliance with asset-declaration requirements effectively promotes employee integrity.
2. The Federal Government, through agencies such as the Independent Corrupt Practices Commission (ICPC) and the Economic and Financial Crimes Commission (EFCC), should institutionalise income–lifestyle consistency monitoring as part of Nigeria’s

anti-corruption framework. This can be integrated into existing initiatives, such as the National Anti-Corruption Strategy (NACS), by deploying data analytics, inter-agency data sharing (e.g., with banks, land registries, and tax authorities like the NRS), and digital tracking systems to identify discrepancies in public officials' income and lifestyles.

3. Verification and investigation mechanisms should be strengthened by investing in forensic accounting units within anti-corruption agencies such as EFCC and ICPC. In addition, the government should adopt technology-driven audit systems, including financial intelligence tools and integrated databases, and provide continuous professional training for investigators in line with global best practices. This will improve the detection and investigation of illicit wealth in the Nigerian public sector.
4. The Federal Government should reform sanctions and enforcement frameworks under existing laws such as the Code of Conduct Bureau and Tribunal Act, the EFCC Act, and the ICPC Act to ensure consistency, fairness, and transparency in enforcement. There should be clear guidelines for sanctions, timely prosecution of cases, and reduced discretionary application of penalties. Furthermore, emphasis should be placed on preventive mechanisms, such as ethics training and compliance monitoring, in line with the National Anti-Corruption Strategy (NACS), rather than relying solely on punitive measures.

5. Anti-corruption agencies, including EFCC, ICPC, and the Code of Conduct Bureau, should be granted greater operational independence in line with constitutional provisions and international standards such as the United Nations Convention against Corruption (UNCAC), which Nigeria has ratified. Reducing political interference, strengthening oversight by the National Assembly, and ensuring merit-based appointments will enhance the credibility and effectiveness of lifestyle audits and enforcement mechanisms in Nigeria.

5.3.2 Recommendations for Further Study

1. Future studies should explore the role of technological innovations, such as artificial intelligence and digital auditing systems, in improving the effectiveness of lifestyle audits in Nigeria's public sector.
2. Further research should examine the moderating role of institutional quality and political will on the relationship between lifestyle audits and employee integrity.
3. Studies could adopt a longitudinal approach to assess how lifestyle audit mechanisms influence employee integrity over time.
4. Future researchers may also consider expanding the scope to include comparative studies across different countries to better understand how contextual factors influence the effectiveness of lifestyle audits.

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APPENDICES

APPENDIX I

Research Instrument

FACULTY OF MANAGEMENT SCIENCES
DEPARTMENT OF ACCOUNTING
UNIVERSITY OF BENIN, BENIN CITY

QUESTIONNAIRE ON
LIFESTYLE AUDITS AND EMPLOYEE INTEGRITY IN NIGERIA PUBLIC SECTOR

Dear Respondents,

I am a final-year student in the Department of Accounting at the University of Benin. I am conducting a research study on *the impact of Lifestyle Audits on Employee Integrity in Nigeria Public Sector*.

This questionnaire is designed for academic purposes. Kindly respond sincerely to the questions by ticking [✔] where applicable. The questions will take approximately 10 minutes to complete. Your response is vital to the success of this study, as it will provide valuable insights into the role and potential of Lifestyle Audits in enhancing Employee Integrity in Nigeria Public Sector.

Please be assured that all information provided will be treated with the utmost confidentiality.

Thank you for your time and cooperation.

Okonye Nkechi Stephanie
nkechi.okonye@mgtsci.uniben.edu
08102411794

Section A: DEMOGRAPHIC INFORMATION

Please provide the following basic information:

1. **Gender:**

- ☐ Male
- ☐ Female

2. **Age:**

- ☐ 18-30
- ☐ 31-40
- ☐ 41-50
- ☐ 51 and above

3. **Highest Level of Education:**

- ☐ Secondary School
- ☐ Bachelor's Degree
- ☐ Master's Degree
- ☐ Doctorate
- ☐ Other (please specify): ___________

4. **Job Position:**

- ☐ Junior Staff
- ☐ Mid-level Staff
- ☐ Senior Staff
- ☐ Management/Policy Maker

☐ Other (please specify): ________________________________

5. Years of Experience in the Public Sector:

☐ 0-5 years

☐ 6-10 years

☐ 11-above years

Instructions: Please indicate your level of agreement with each statement by ticking [✓] the appropriate box. Use the following scale:

- SA = Strongly Agree
- A = Agree
- N = Neutral
- D = Disagree
- SD = Strongly Disagree

Section B: PERCEPTION OF EMPLOYEE INTEGRITY

S/N	EMPLOYEE INTEGRITY	SA	A	N	D	SD
1	Public servants maintain integrity when handling financial matters, avoiding any form of dishonesty or fraud					
2	Public servants report performance metrics accurately, without manipulating data to appear more favourable					
3	Public servants take full responsibility for their mistakes and do not shift the blame to others					
4	Public servants make decisions based on fairness and merit, rather than personal interests or favoritism					
5	Public servants adhere to confidentiality policies and avoid sharing sensitive information without authorization					

Section C: PERCEPTION OF COMPLIANCE WITH ASSET DECLARATION

S/N	COMPLIANCE WITH ASSET DECLARATION REQUIREMENTS	SA	A	N	D	SD
6	Public servants are transparent when declaring their assets and disclose all necessary information as required by regulations					
7	The information provided in asset declarations is accurate and reflects the true value of assets					
8	Public servants are fully aware of the asset declaration requirements and understand what needs to be declared					
9	Management supports and encourages employees to comply with asset declaration requirements					
10	The asset declaration process is effective in capturing all necessary information and preventing discrepancies					

REQUIREMENTS

Section D: PERCEPTION OF INCOME-LIFESTYLE CONSISTENCY MONITORING

S/N	INCOME-LIFESTYLE CONSISTENCY MONITORING	SA	A	N	D	SD
11	Public servants' lifestyle is consistent with their reported income, with no noticeable discrepancies					
12	There are adequate systems in place to monitor the consistency between employees' income and lifestyle					
13	Public servants are aware that their income and lifestyle consistency is being monitored according to established policies					
14	The process of monitoring income and lifestyle consistency is perceived as fair and unbiased					
15	Management takes necessary actions to ensure that employees' lifestyles align with their reported income					

Section E: PERCEPTION OF VERIFICATION AND INVESTIGATION MECHANISMS

S/N	VERIFICATION AND INVESTIGATION MECHANISMS	SA	A	N	D	SD
16	The verification mechanisms in place are effective at detecting discrepancies or irregularities					
17	Public servants are clear about the procedures involved in the verification and investigation process.					
18	The outcomes of investigations are communicated transparently and clearly to all relevant parties					
19	The investigation process maintains a high level of confidentiality to protect the privacy of those involved					
20	Investigations are conducted in a timely manner, ensuring that issues are addressed promptly					

Section F: PERCEPTION OF SANCTIONS AND ENFORCEMENT MECHANISMS

S/N	SANCTIONS AND ENFORCEMENT MECHANISMS	SA	A	N	D	SD
21	Sanctions for non-compliance are effective in encouraging adherence to rules and regulations					
22	Public servants clearly understand the guidelines and criteria for sanctions that may be imposed					
23	Enforcement mechanisms are effective in ensuring compliance with policies and rules					
24	Sanctions are implemented promptly after a violation has been detected					
25	The actions taken during enforcement are transparent, and employees are aware of the reasons behind sanctions					

APPENDIX II

Frequency Table for Responses

EI1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	96	25.0	25.0	25.0
	Disagree	124	32.3	32.3	57.3
	Neutral	49	12.8	12.8	70.1
	Agree	68	17.7	17.7	87.8
	Strongly Agree	47	12.2	12.2	100.0
	Total	384	100.0	100.0	

EI2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	97	25.3	25.3	25.3
	Disagree	109	28.4	28.4	53.6
	Neutral	67	17.4	17.4	71.1
	Agree	50	13.0	13.0	84.1
	Strongly Agree	61	15.9	15.9	100.0
	Total	384	100.0	100.0	

EI3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	166	43.2	43.2	43.2
	Disagree	131	34.1	34.1	77.3
	Neutral	31	8.1	8.1	85.4
	Agree	32	8.3	8.3	93.8
	Strongly Agree	24	6.3	6.3	100.0
	Total	384	100.0	100.0	

EI4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	93	24.2	24.2	24.2
	Disagree	197	51.3	51.3	75.5
	Neutral	37	9.6	9.6	85.2
	Agree	36	9.4	9.4	94.5
	Strongly Agree	21	5.5	5.5	100.0
	Total	384	100.0	100.0	

EI5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	53	13.8	13.8	13.8
	Disagree	95	24.7	24.7	38.5
	Neutral	35	9.1	9.1	47.7
	Agree	135	35.2	35.2	82.8
	Strongly Agree	66	17.2	17.2	100.0
	Total	384	100.0	100.0	

ADC1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	201	52.3	52.3	52.3
	Disagree	78	20.3	20.3	72.7
	Neutral	43	11.2	11.2	83.9
	Agree	36	9.4	9.4	93.2
	Strongly Agree	26	6.8	6.8	100.0
	Total	384	100.0	100.0	

ADC2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	1.6	1.6	1.6
	Disagree	21	5.5	5.5	7.0
	Neutral	41	10.7	10.7	17.7
	Agree	173	45.1	45.1	62.8
	Strongly Agree	143	37.2	37.2	100.0
	Total	384	100.0	100.0	

ADC3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	18	4.7	4.7	4.7
	Disagree	69	18.0	18.0	22.7
	Neutral	101	26.3	26.3	49.0
	Agree	117	30.5	30.5	79.4
	Strongly Agree	79	20.6	20.6	100.0
	Total	384	100.0	100.0	

ADC4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	.5	.5	.5
	Disagree	12	3.1	3.1	3.6
	Neutral	24	6.3	6.3	9.9
	Agree	214	55.7	55.7	65.6
	Strongly Agree	132	34.4	34.4	100.0
	Total	384	100.0	100.0	

ADC5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	59	15.4	15.4	15.4
	Disagree	132	34.4	34.4	49.7
	Neutral	58	15.1	15.1	64.8
	Agree	57	14.8	14.8	79.7
	Strongly Agree	78	20.3	20.3	100.0
	Total	384	100.0	100.0	

ILC1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	62	16.1	16.1	16.1
	Disagree	205	53.4	53.4	69.5
	Neutral	36	9.4	9.4	78.9
	Agree	57	14.8	14.8	93.8
	Strongly Agree	24	6.3	6.3	100.0
	Total	384	100.0	100.0	

ILC2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	135	35.2	35.2	35.2
	Disagree	99	25.8	25.8	60.9
	Neutral	59	15.4	15.4	76.3
	Agree	59	15.4	15.4	91.7
	Strongly Agree	32	8.3	8.3	100.0
	Total	384	100.0	100.0	

ILC3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	110	28.6	28.6	28.6
	Disagree	135	35.2	35.2	63.8
	Neutral	42	10.9	10.9	74.7
	Agree	58	15.1	15.1	89.8
	Strongly Agree	39	10.2	10.2	100.0
	Total	384	100.0	100.0	

ILC4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	103	26.8	26.8	26.8
	Disagree	144	37.5	37.5	64.3
	Neutral	43	11.2	11.2	75.5
	Agree	72	18.8	18.8	94.3
	Strongly Agree	22	5.7	5.7	100.0
	Total	384	100.0	100.0	

ILC5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	32	8.3	8.3	8.3
	Disagree	84	21.9	21.9	30.2
	Neutral	77	20.1	20.1	50.3
	Agree	118	30.7	30.7	81.0
	Strongly Agree	73	19.0	19.0	100.0
	Total	384	100.0	100.0	

VIM1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	86	22.4	22.4	22.4
	Disagree	188	49.0	49.0	71.4
	Neutral	37	9.6	9.6	81.0
	Agree	43	11.2	11.2	92.2
	Strongly Agree	30	7.8	7.8	100.0
	Total	384	100.0	100.0	

VIM2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	2	.5	.5	.5
	Disagree	18	4.7	4.7	5.2
	Neutral	33	8.6	8.6	13.8
	Agree	143	37.2	37.2	51.0
	Strongly Agree	188	49.0	49.0	100.0
	Total	384	100.0	100.0	

VIM3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	89	23.2	23.2	23.2
	Disagree	191	49.7	49.7	72.9
	Neutral	36	9.4	9.4	82.3
	Agree	50	13.0	13.0	95.3
	Strongly Agree	18	4.7	4.7	100.0
	Total	384	100.0	100.0	

VIM4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	1.6	1.6	1.6
	Disagree	15	3.9	3.9	5.5
	Neutral	31	8.1	8.1	13.5
	Agree	221	57.6	57.6	71.1
	Strongly Agree	111	28.9	28.9	100.0
	Total	384	100.0	100.0	

VIM5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	2.1	2.1	2.1
	Disagree	22	5.7	5.7	7.8
	Neutral	34	8.9	8.9	16.7
	Agree	123	32.0	32.0	48.7
	Strongly Agree	197	51.3	51.3	100.0
	Total	384	100.0	100.0	

SEM1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	2.1	2.1	2.1
	Disagree	25	6.5	6.5	8.6
	Neutral	46	12.0	12.0	20.6
	Agree	197	51.3	51.3	71.9
	Strongly Agree	108	28.1	28.1	100.0
	Total	384	100.0	100.0	

SEM2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	3	.8	.8	.8
	Disagree	19	4.9	4.9	5.7
	Neutral	27	7.0	7.0	12.8
	Agree	146	38.0	38.0	50.8
	Strongly Agree	189	49.2	49.2	100.0
	Total	384	100.0	100.0	

SEM3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	2.6	2.6	2.6
	Disagree	33	8.6	8.6	11.2
	Neutral	32	8.3	8.3	19.5
	Agree	224	58.3	58.3	77.9
	Strongly Agree	85	22.1	22.1	100.0
	Total	384	100.0	100.0	

SEM4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	1.8	1.8	1.8
	Disagree	23	6.0	6.0	7.8
	Neutral	29	7.6	7.6	15.4
	Agree	213	55.5	55.5	70.8
	Strongly Agree	112	29.2	29.2	100.0
	Total	384	100.0	100.0	

SEM5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	8	2.1	2.1	2.1
	Disagree	13	3.4	3.4	5.5
	Neutral	35	9.1	9.1	14.6
	Agree	135	35.2	35.2	49.7
	Strongly Agree	193	50.3	50.3	100.0
	Total	384	100.0	100.0	

APPENDIX III

Correlation Matrix and VIF Test

Correlations

			EI	ADC	ILC	VIM	SEM
Spearman's rho	EI	Correlation Coefficient	1.000	.443**	.437**	.323**	-.099
		Sig. (2-tailed)	.	.000	.000	.000	.053
		N	384	384	384	384	384
	ADC	Correlation Coefficient	.443**	1.000	.466**	.482**	.071
		Sig. (2-tailed)	.000	.	.000	.000	.165
		N	384	384	384	384	384
	ILC	Correlation Coefficient	.437**	.466**	1.000	.414**	-.135**
		Sig. (2-tailed)	.000	.000	.	.000	.008
		N	384	384	384	384	384
	VIM	Correlation Coefficient	.323**	.482**	.414**	1.000	.265**
		Sig. (2-tailed)	.000	.000	.000	.	.000
		N	384	384	384	384	384
	SEM	Correlation Coefficient	-.099	.071	-.135**	.265**	1.000
		Sig. (2-tailed)	.053	.165	.008	.000	.
		N	384	384	384	384	384

**. Correlation is significant at the 0.01 level (2-tailed).

Variance Inflation Factors
Date: 03/18/26 Time: 10:42
Sample: 1 384
Included observations: 384

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
ADC	0.005343	59.85319	1.796150
ILC	0.002631	18.91403	1.732279
VIM	0.007934	94.68707	2.361155
SEM	0.003978	67.05802	1.581470
C	0.064243	63.03975	NA

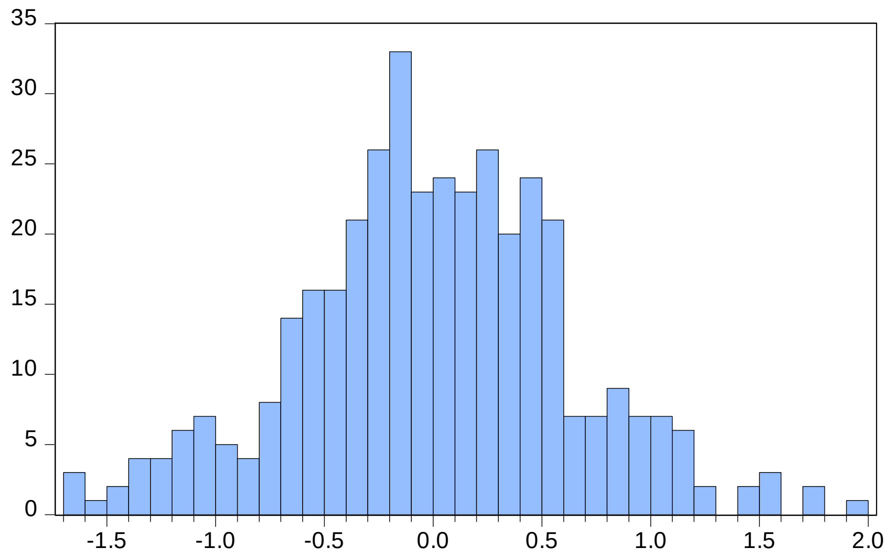
APPENDIX IV

OLS Result and Histogram normality

Dependent Variable: EI
Method: Least Squares
Date: 03/18/26 Time: 10:41
Sample: 1 384
Included observations: 384

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ADC	0.470716	0.073097	6.439577	0.0000
ILC	0.387196	0.051295	7.548463	0.0000
VIM	0.361797	0.089071	4.061899	0.0001
SEM	-0.259223	0.063068	-4.110240	0.0000
C	-0.221803	0.253462	-0.875092	0.3821

R-squared	0.517627	Mean dependent var	2.527604
Adjusted R-squared	0.512536	S.D. dependent var	0.895984
S.E. of regression	0.625564	Akaike info criterion	1.912608
Sum squared resid	148.3140	Schwarz criterion	1.964049
Log likelihood	-362.2208	Hannan-Quinn criter.	1.933012
F-statistic	101.6747	Durbin-Watson stat	1.599111
Prob(F-statistic)	0.000000		



Series: Residuals
Sample 1 384
Observations 384

Mean	2.15e-16
Median	-0.002795
Maximum	1.967965
Minimum	-1.664894
Std. Dev.	0.622288
Skewness	0.018895
Kurtosis	3.266213
Jarque-Bera	1.156754
Probability	0.560808

APPENDIX V

OLS Diagnostics Tests

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	14.09137	Prob. F(2,377)	0.0000
Obs*R-squared	26.70936	Prob. Chi-Square(2)	0.0000

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 03/18/26 Time: 10:44
Sample: 1 384
Included observations: 384
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ADC	-0.038505	0.071080	-0.541703	0.5883
ILC	-0.017331	0.049733	-0.348470	0.7277
VIM	-0.014297	0.086190	-0.165876	0.8683
SEM	0.035722	0.061369	0.582096	0.5608
C	0.074554	0.245542	0.303629	0.7616
RESID(-1)	0.167882	0.051505	3.259506	0.0012
RESID(-2)	0.185240	0.051652	3.586295	0.0004

R-squared	0.069556	Mean dependent var	2.15E-16
Adjusted R-squared	0.054747	S.D. dependent var	0.622288
S.E. of regression	0.605014	Akaike info criterion	1.850932
Sum squared resid	137.9980	Schwarz criterion	1.922949
Log likelihood	-348.3789	Hannan-Quinn criter.	1.879497
F-statistic	4.697123	Durbin-Watson stat	2.045849
Prob(F-statistic)	0.000126		

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	10.68472	Prob. F(4,379)	0.0000
Obs*R-squared	38.91445	Prob. Chi-Square(4)	0.0000
Scaled explained SS	42.95340	Prob. Chi-Square(4)	0.0000

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 03/18/26 Time: 10:44
Sample: 1 384
Included observations: 384

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.032112	0.224795	-0.142848	0.8865
ADC	-0.015537	0.064830	-0.239656	0.8107
ILC	0.240532	0.045493	5.287223	0.0000
VIM	-0.033748	0.078997	-0.427203	0.6695
SEM	-0.008358	0.055935	-0.149426	0.8813

R-squared	0.101340	Mean dependent var	0.386234
Adjusted R-squared	0.091855	S.D. dependent var	0.582194
S.E. of regression	0.554811	Akaike info criterion	1.672557
Sum squared resid	116.6620	Schwarz criterion	1.723998
Log likelihood	-316.1310	Hannan-Quinn criter.	1.692961
F-statistic	10.68472	Durbin-Watson stat	1.992125
Prob(F-statistic)	0.000000		

Ramsey RESET Test
Equation: UNTITLED
Specification: EI ADC ILC VIM SEM C
Omitted Variables: Squares of fitted values

	Value	df	Probability
t-statistic	7.517997	378	0.0000
F-statistic	56.52027	(1, 378)	0.0000
Likelihood ratio	53.50979	1	0.0000

F-test summary:

	Sum of Sq.	df	Mean Squares
Test SSR	19.29197	1	19.29197
Restricted SSR	148.3140	379	0.391330
Unrestricted SSR	129.0221	378	0.341328

LR test summary:

	Value
Restricted LogL	-362.2208
Unrestricted LogL	-335.4659

Unrestricted Test Equation:
Dependent Variable: EI
Method: Least Squares
Date: 03/18/26 Time: 11:12
Sample: 1 384
Included observations: 384

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ADC	-0.666079	0.165906	-4.014789	0.0001
ILC	-0.588384	0.138326	-4.253596	0.0000
VIM	-0.573351	0.149641	-3.831522	0.0001
SEM	0.362865	0.101569	3.572593	0.0004
C	3.704466	0.573392	6.460612	0.0000
FITTED^2	0.447680	0.059548	7.517997	0.0000

R-squared	0.580372	Mean dependent var	2.527604
Adjusted R-squared	0.574821	S.D. dependent var	0.895984
S.E. of regression	0.584233	Akaike info criterion	1.778468
Sum squared resid	129.0221	Schwarz criterion	1.840197
Log likelihood	-335.4659	Hannan-Quinn criter.	1.802952
F-statistic	104.5594	Durbin-Watson stat	1.843240
Prob(F-statistic)	0.000000		

APPENDIX VI

Ordered Regression

Dependent Variable: EI_
Method: ML - Ordered Probit (Newton-Raphson / Marquardt steps)
Date: 03/18/26 Time: 10:59
Sample: 1 384
Included observations: 384
Number of ordered indicator values: 5
Convergence achieved after 6 iterations
Coefficient covariance computed using observed Hessian

Variable	Coefficient	Std. Error	z-Statistic	Prob.
ADC_	0.890315	0.116708	7.628552	0.0000
ILC_	0.558825	0.089067	6.274210	0.0000
VIM_	0.214120	0.109886	1.948567	0.0513
SEM_	-0.230091	0.091975	-2.501663	0.0124
Limit Points				
LIMIT_2:C(5)	2.108257	0.454041	4.643315	0.0000
LIMIT_3:C(6)	4.705051	0.469221	10.02737	0.0000
LIMIT_4:C(7)	5.607832	0.494643	11.33712	0.0000
LIMIT_5:C(8)	6.648446	0.543635	12.22961	0.0000

Pseudo R-squared	0.229918	Akaike info criterion	1.790154
Schwarz criterion	1.872459	Log likelihood	-335.7095
Hannan-Quinn criter.	1.822799	Restr. log likelihood	-435.9401
LR statistic	200.4612	Avg. log likelihood	-0.874243
Prob(LR statistic)	0.000000		

Prediction Evaluation for Ordered Specification

Equation: UNTITLED
Date: 03/18/26 Time: 11:10

Estimated Equation

Dep. Value	Obs.	Correct	Incorrect	% Correct	% Incorrect
1	18	1	17	5.556	94.444
2	240	232	8	96.667	3.333
3	64	7	57	10.938	89.063
4	40	22	18	55.000	45.000
5	22	10	12	45.455	54.545
Total	384	272	112	70.833	29.167

Constant Probability Spec.

Dep. Value	Obs.	Correct	Incorrect	% Correct	% Incorrect
1	18	0	18	0.000	100.000
2	240	240	0	100.000	0.000
3	64	0	64	0.000	100.000
4	40	0	40	0.000	100.000
5	22	0	22	0.000	100.000
Total	384	240	144	62.500	37.500

Gain over Constant Prob. Spec.

Dep. Value	Obs.	Equation % Incorrect	Constant % Incorrect	Total Gain*	Pct. Gain**
1	18	94.444	100.000	5.556	5.556
2	240	3.333	0.000	-3.333	NA
3	64	89.063	100.000	10.938	10.938
4	40	45.000	100.000	55.000	55.000
5	22	54.545	100.000	45.455	45.455
Total	384	29.167	37.500	8.333	22.222

*Change in "% Correct" from default (constant probability) specification
**Percent of incorrect (default) prediction corrected by equation